**Summer at Cache Lake**

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**Chapter 1: Sunken Island**  
  
Water shot into her nose as Jill paddled with her hands and kicked furiously with her feet, struggling to halt her descent and get back to the surface of the lake. She was a strong swimmer, and a moment later she succeeded, thrusting her head back up out of the water; however, even before she managed to get that next breath, panic consumed her. Her top was gone!  
  
One moment she had been standing calmly on ‘Sunken Island,’ the giant boulder that she and her twin brother had discovered years before, hidden just beneath the surface of Cache Lake. The next moment she had felt her feet being shoved off the rock’s slippery edge. Caught completely off guard, she had slid down into the dark water feet first. In surprise she had gasped for one last breath, but as her head had gone under she had felt her top being yanked forcefully up and off.  
  
Back above the lake’s surface, she sputtered, trying to clear the water out of her nose. Even though her body was hidden under the water, she instinctively clasped her hands to her chest. Turning, she looked angrily back at the two laughing boys, standing waist deep on the house sized rock that was completely hidden under the surface of the lake. Ryan had the top of her swimsuit. He was holding it victoriously overhead and whopping it up with glee.  
  
In horror she realized that it had been a coordinated attack. Her brother David had swum up behind her legs underneath the surface, while Ryan had stood next to her, ready and waiting. She had been caught completely unaware. That Ryan had taken part was hardly a surprise, but that her twin brother David had participated, that was a shock.  
  
She and David had always been very close. It was a well-known truism that twins can form amazingly tight bonds; she and David certainly had . . . and yet, there he was, celebrating with Ryan . . . at her expense.  
  
In order to tread water, she was forced to use her hands, but she turned her back to the boys. Sunken Island was around a half mile from the nearest shore. With the boys in possession of the top half of her swimsuit, there was really no option. Heading toward shore alone and topless was out of the question. Keeping her hips low, she kicked her feet, making her way backwards toward the rock. Once her feet were again on the granite surface, she remained low, the water at neck level. At that point, she was able to return her hands to her chest and turn to face the boys.  
  
“Give me that!” she yelled furiously, daggers shooting from her eyes.  
  
They just laughed, tossing the small solid purple tankini top back and forth, as if they hoped to draw her into a game of keep-away. She had no interest in playing along. She imagined herself jumping up into the air in a futile attempt to recover her top, putting her pointy little titties on full display. That was obviously what they were trying to get her to do, and it wasn’t going to happen.  
  
She glared at them through narrow slit eyes, taking in a deep breath and letting it out vehemently. She hoped they would see her rage and back down. At least it seemed as if David would. Ryan, however . . . he was a loose cannon. He might have been able to talk David into this little stunt, but she knew that if there was anyone on the planet that she could trust, it was David. He’d never do anything to harm her. A little fun, he might go in for that, but when the chips were down, he was the most reliable brother a girl had ever had . . . or at least he had been.  
  
“Show us the titties, and you can have it back,” offered Ryan, holding her top up and displaying it by its shoulder straps.  
  
He was toying with her by holding it just out of reach, obviously hoping that she would jump up and lunge for it. It was tempting. Jill knew she was fast and it was close enough that she could imagine herself succeeding, and yet she was too smart to make the attempt.  
  
“Stop being a jerk. Give it to me . . . now!” she demanded, her arms crossed at the wrists, a hand clamped securely over each one of her young breasts.  
  
“Your choice,” said Ryan. “Do you want it or not?”  
  
“Duh . . . idiot! Now give it to me!” she snarled.  
  
“Three . . . two . . . one,” he counted. After a brief pause, he announced, “Times up!” He turned and dove into the water. She watched in horror as he started swimming towards the distant shore, her top visible in one of his hands every stroke as it emerged briefly from the water.  
  
“David,” she pleaded, turning to face him.  
  
With a playful smirk and a quick shrug, he dove in and swam after Ryan.  
  
At that moment, Ryan rolled over onto his back. He held her top overhead, waving it around for her to see. “Jill, we can negotiate. We each have something the other wants. Let’s do a trade,” he called back to her.  
  
Jill felt both vulnerable and livid. Ryan paused, as if waiting for her to say something. When she didn’t, he gave up and rolled back over, resuming his swim. Jill immediately wished she had said something, but she knew what he wanted and she was not willing to negotiate along those lines.  
  
She looked all around trying to think of a way to escape her predicament. It was a beautiful summer day, the sun high in the sky. The three of them had been having fun until this had happened. Suddenly she was all alone, standing on the large boulder in the middle of the lake; one teen girl in just half a swimsuit – the other half disappearing into the distance in the hand of a jerk, her brother’s ill-mannered friend.  
  
Shaking her head in disgust, she shoved off and headed after them. What else was there to do? She knew she wouldn’t be able to catch them, given their head start, but her situation was not going to improve by remaining in the middle of the lake. Hopefully on the swim, her brother would reconsider and recover her top from Ryan and give it back to her.  
  
Every five or ten strokes she lifted her head to make sure of her heading, and to see if the boys were still swimming. It felt odd to be swimming topless. At one point she reached up and ran her hand across her chest to feel her bare nipples pointing down into the crisp water. It felt so strange to be topless. The water was warm for a mountain lake, but brisk by swimming pool standards, making her nipples tight and pointy.  
  
As she swam, she tried to sort out the litany of emotions that were going around and around in her head. On the one hand there was all the hurt and anger she was feeling, especially toward her brother. He had always been her best friend. They had grown up sharing everything, including baths when they were young. They even shared clothes, T-shirts mostly. She had always felt that she could talk with him about everything. She had even shared with him her insecurities about her chest, so he knew all about that. That fact alone made the theft of her top particularly hurtful.  
  
Ryan? She was mad at him too, furious actually, but he had never been someone she had ever thought she could trust. He was her brother’s best friend and had become her friend as well. However, he was not her twin brother. She had not shared the womb with him, nor had she ever discussed her insecurities with him.  
  
Part of the time, swimming along, she thought about how self-conscious she was about her chest. All her friends had developed years ago, but she was still waiting for her breasts to come in. At one slumber party, the other four girls had stood topless in a row so that she could rate their boobs. The worst part of that had been how there had been no discussion whatsoever about who should be judge. There had seemingly been universal agreement that she would be. The obvious, yet unspoken reason was that she was not qualified to be a contestant. It had stung, and the hard part had been trying to pretend that she was having fun with their little game. It had gone on and on, and the effort involved in not breaking down and crying had been monumental. The tears had come, only later. She had silently cried herself to sleep that night.  
  
But that had been more than a year before her top had been torn off on Sunken Island. She had just started developing after the age that most girls’ development had come to an end, but by the time of the slumber party only her nipples had grown. In a mirror she had thought that she looked as if there was a big marshmallow hidden under each of her nipples, making them protrude from her otherwise flat chest. Even though she had had no breasts whatsoever, she had needed to wear training bras to keep her nipples from looking obscene.  
  
Fortunately, she had continued to develop such that it was no longer the case that she was completely flat. The marshmallows under her nipples had turned into cones. She still wore the training bras, only now the fabric was stretched tight across her chest rather than having wrinkles due to being empty. The result was the bra flattened the conical shape into a very small rounded breast shape.  
  
Her mom was more or less flat, but the women on her dad’s side of the family were much the opposite, rather busty. She was hopeful that some of that bustiness was lurking in her genes somewhere, and that it would eventually make itself known. One of the things that gave her hope was that she and David seemed to have both inherited their father’s athletic frame. They were both tall. She had long legs, and a long waist. Like her father, she and David had both been on their respective high school basketball teams. And they were both good, having grown up playing driveway basketball with their dad.  
  
Looking ahead across the water, Jill saw David and Ryan wade ashore and run into the trees. She wondered if they might intend to hide her swimsuit top somewhere. Once she was on shore, there would be options. She could head to her grandparents Airstream trailer. There would be all sorts of things to cover up with in there.  
  
But the last thing she wanted to do was to allow anyone to see her topless, even covered by her hands. She didn’t want anyone else to know that Ryan and David had taken her top. It was embarrassing enough without the rest of the world finding out. If her grandmother found out, she knew her parents would be told.  
  
Or she could head along the shore to their camp. At some distance from the trailer the three of them had set up camp on the point. There she had her own pup tent, and the two boys had one that they shared. Her tent was full of clothes, so if she managed to get there, her troubles would be over.  
  
With her wrists crossed, she held her hands tightly over her small breasts as she waded ashore. With disappointment, she noticed that her towel was not where she had left it on the large log. That wasn’t really a surprise; she had been anticipating that she would have to drip dry. Why would they steal her top and then leave her towel on shore? They wouldn’t.  
  
Moving cautiously, she headed tentatively in the direction of their camp. Slightly bent over at the hips, she crept along as she neared the point. The boys were indeed there. They appeared as if they might be planning something. Were they intending some sort of an ambush?  
  
“Enough already,” she yelled at them from a distance. “You’ve had your fun. Give me my top . . . or leave so I can get to my tent.”  
  
“Too bad, Jill,” said Ryan. “Drop your hands and come here. Like I said out on Sunken Island. Show us your titties. Then you can have your top back.”  
  
Jill shook her head. Ryan was really stupid if he thought she’d fall for that. She was much too shy, and she knew that it wouldn’t end there.  
  
Looking at her tent, just on the other side of the two boys, Jill called out defiantly, “Assholes! You don’t get to see a damn thing!”  
  
Looking longingly past them at her tent, she thought about making a run for it. However, she would have to use her hands to open the zipper. Ryan would obviously get quite a look at her while she was doing that. That is, if they let her get that far.  
  
With tears in her eyes, she turned and headed straight away, back along the shoreline. She could feel their eyes burning into the thin layer of cloth covering her butt as she walked away. It felt as if it had ridden up into her crack, but there wasn’t anything she could do about that. Her hands were on her chest, and that was where they were staying. As long as she kept them there, she could still win; she could still beat them at their little game. They had not yet seen her chest, and as far as she was concerned, they weren’t going to. No matter how long it took! She was going to outlast them!  
  
The tears flowed down over her red cheeks. She was so embarrassed to be out like this, in just her light blue tankini bottoms. She felt nearly naked, but it wasn’t simply a matter of blushing making her cheeks red – her hurt feelings was a factor as well as the exertion of the swim. It all added into the mix. There was no mirror to look in, but she had a pretty good idea how she looked.  
  
She headed back to the log, a familiar landmark along the section of beach that they frequented. It was almost at the water’s edge and had a nearly complete root ball. It had been there for as long as she could remember, and she and David had carved their names into it years earlier.  
  
She had asked David not to tell Ryan about that, and as far as she knew, he hadn’t. She thought that Ryan might add his name to the log, and she didn’t want him to. For whatever reason, she wanted it to only have ‘Jill’ and ‘David’ carved into it. Arriving there, she climbed over and sat down, hiding in the space between the log and the lake. Curled up in a little ball she leaned the side of her head against the silver-grey weathered surface, clutching her knees to her chest.  
  
She sat there shaking, whimpering, and feeling sorry for herself. How long she remained there in that position, crying, she didn’t know – certainly more than an hour, maybe more than two.  
  
That had all happened the year before, just over ten months ago to be more precise. She relived it all, every action, every word that had been spoken, every emotion that had passed through her, as she sat atop that very log looking out toward where Sunken Island lay hidden beneath the surface of the lake. It was out there somewhere. It was completely invisible, but she and David had gotten quite good at locating it; although sometimes they had to swim in circles a bit to find it.

**Chapter 2: Tyler**  
  
It was now early July. Even though it was warm, she was fully dressed in long pants and a T-shirt. She, David and Ryan had just returned for another summer at Cache Lake, and she had walked down to the lakeshore to have a look as soon as they had parked and climbed out of their Jeep after the long drive.  
  
She and David had managed to mostly recover from the events of that day, late in August of the prior year. It had taken a long, long time, and the healing was ongoing. She’d even finally forgiven Ryan, but probably only because she had grown tired of listening to his incessant, but lame sounding, apologizing. His words had been right, but his delivery had always kept her questioning his sincerity.  
  
She looked down at the sand next to the log. That is where she had been sitting, in just the bottom half of her suit, crying her eyes out and trembling due to how badly she had been mistreated. Her memories of that day were still so vivid. Eventually, David had relinquished, bringing her not only her purple top, but also her towel as well. She had not seen him approaching, so the first she had known of his presence had been when she had felt the fluffy warm towel against the skin of her back. Sensing that she was not going to relax the death grip that she had on her breasts, he had managed to get the towel all the way around her.  
  
She could still recall how comforting that towel had felt to the nearly naked, deeply scarred girl who had felt so utterly betrayed that day. And yet, here she was, back for another summer at Cache Lake with the same two boys. She had vowed that she would not return, and yet as the weather had warmed up, she had found herself longing to go back to the lake.  
  
For her Cache Lake had been the site of so many cherished childhood memories . . . almost all of her summertime memories as a matter of fact. There was the one dreadful memory of having her top stolen, but as time had passed, it was outweighed by the many wonderful, earlier memories.  
  
About the year that she and David had been born, her grandparents had purchased the five acre plot on the lake. It had been their intention to build their dream cabin there. While they still hoped to one day do that, they had been spending every summer there, from Memorial Day to Labor Day, in their Airstream trailer.  
  
In the early years, there had been no power or water; however, in preparation for the construction of a cabin, they had managed to get electricity and had even had a well drilled and a septic system installed. The addition of electricity and hot and cold running water made the trailer comfortable for long stays. Jill’s grandfather had even set up a washer and a dryer in what otherwise served as a storage shed.  
  
As a family, she, David and their parents would spend varying amounts of time there each summer, pitching a large family tent just a short distance from the Airstream. Because their parents worked, they were typically only there about one or two weeks at a time. She and David would sometimes be allowed to stay a little longer. However, as they approached high school, she and David had been spending their entire summers at Cache Lake, and the last two summers Ryan had accompanied them. This was destined to be Ryan’s third summer at Cache Lake.  
  
And this time Jill had a secret. Up under the dash of the Jeep she had hidden a small package. Using some wire, she had secured it in a cavity near the center of the vehicle. Even though she was not especially worried that Ryan and David might again take her top – or do something similar – she had provided herself with a backup plan, a means of escape. In the hidden bundle, she had a pair of shorts, a shirt, a key to the jeep, and more than enough cash to buy gas and food on the way home.  
  
If they again betrayed her trust, she was simply going to leave. She was going to strand them there! That would serve them right. She’d drive home and do her best to forget about them. She felt proud of herself for having had the foresight to put in place everything that she would need to get herself safely home. The Jeep was now all she would need to get home . . . and then life would go on. She would be fine.  
  
She hadn’t had such an escape option the year before. Her parents had dropped them off, so they had been there without a vehicle. She thought back to what had happened after David had given her the towel and her top back. She had managed to get the still damp top back on while keeping herself hidden under the towel.  
  
Meanwhile, David had been attempting to explain himself. She had not even wanted to listen, but it had been impossible to turn her ears off. First he had apologized profusely, but she had only scowled at him. He had then gone so far as to say that he had thought that her body self-image issues might be solved if she were to relax and experience a little bit of exposure. He had of course admitted that he knew that she was insecure about her chest. He had told her that Ryan thought that she was hot looking. He claimed that he had decided that if she were to gain a little appreciation of just how sexy she really was, she might be able to move past her insecurities.  
  
It was all so ridiculous. She knew that the answer to her self-consciousness in that regard was larger breasts, not putting her tiny ones on display. That idea had seemed absurd; it still did. It made about as much sense as curing someone who was afraid of spiders, by locking them in a room filled with spiders.  
  
“So much for twin-telepathy,” she had snapped as she had stomped off after her top was back on.  
  
She had gone straight to her tent. It would be nine more days before their parents returned to take them back to Holden, but she started packing her things immediately. Nest she had taken down her tent. She had then repitched it as close to their grandparents trailer as she could. As a matter of fact, she put it so close that she tied one of the ropes that held a side out to the Airstream itself. That saved her the effort of having to put in a stake on that side of the tent.  
  
Her grandmother could tell that she was angry, but she had had sense enough to not ask. Her grandfather had even helped her put up her tent. He also did not ask why she was moving away from the point. She had made sure that her grandparents knew that she was steamed about something . . . not that she could have hidden it.  
  
She and David had both just celebrated their eighteenth birthdays; it had been just weeks before the Sunken Island stripping incident. They had again shared a birthday cake. They had never had their own birthday cakes. A typical twin thing, she presumed.  
  
She did her best to ignore David and Ryan for the remainder of their stay. Each day they would disappear after breakfast, heading off into the countryside. She had brought a number of novels with her. She had thought that she might read them during the rainy days that kept them in the trailer.  
  
There had been rain, but she, David and Ryan had always found things to do together. After moving away from the point, she had sought solace in her books. Each day she would sit with her grandmother in the trailer. Her grandmother would work crossword puzzles while she read. The two of them also did quite a bit of talking, but her grandmother never asked about the falling out that had precipitated her move. Jill could tell that she was simply expecting that she would tell her what had happened when the time was right. That time had never come. The attack had been too personal in nature to discuss.  
  
Jill had enjoyed all that she had done that summer with the two boys, but she found that once she had settled in, that she enjoyed reading and hanging out with her grandparents. Her grandfather mostly puttered, but he also seemed to enjoy sitting and working puzzles. He didn’t do crossword puzzles. Instead he enjoyed Sudoku. Jill had little interest in word or number puzzles, so she focused on reading.  
  
And in that manner, the summer had come to a rather melancholy end.  
  
Senior year had now come and gone. For a long time she had expected that David wouldn’t spend the summer at the lake. He had been quite close to his girlfriend, and Jill had assumed that he’d want to spend the summer at home so that they could have time together before David left her behind to go off to college. Her name was Bailey, and she was a junior, a year younger, so she would obviously be staying behind to finish high school. To Jill’s surprise, the two of them had broken up late in the spring.  
  
She had asked David about that, and he’d shared a little detail with her. Their breakup hadn’t been at all acrimonious. According to David they had just drifted apart to the point that they would end up with long gaps in their conversations. They had just ended up not having much in common, including few if any mutual friends.  
  
Jill thought it was a funny reason for teenagers to break up. It sounded much more like a reason that older married people might give for getting divorced, and yet she knew that it fit her brother David. In many ways, he seemed like an ‘old soul.’  
  
Jill too had been on her share of dates during their senior year. And for a time she had been going steady with a boy named Tyler, a boy with beautiful curly hair. She had really enjoyed his company, and she had found herself thinking very seriously about the relationship. She had felt that they were falling in love – or maybe already in love. At times she had even believed that she was ready to tell him that she loved him. She knew, however, that she was too shy to say the words. If he said it first, then maybe. But she knew that she wouldn’t be able to bring herself to say it first. However, things had gone decidedly south in February.  
  
Because she had been taking her relationship with Tyler so seriously, she had relaxed her resistance and allowed him to become the first and only boy that had ever been allowed to see and touch her chest. That was really a major milestone for Jill, given that all her insecurities seemed to stem from concerns related to her minimal endowment.  
  
At first, things had gone well. Initially, the experience had been rather nice.  
  
By then Jill had filled out a little, otherwise she might never have relinquished to Tyler’s amorous advances. She had even graduated to an honest to God A-cup bra! And what had also made a big difference for her was that her breasts had lost some of their youthful pointy shape. When she looked at herself in the mirror, she could now see curved arcs under her breasts. She had wished it had happened when she was thirteen, but she was still very happy to see some progress in that department. Her tits were tiny, but at least they were tits! That had been a relief; she had started to think that she might be looking at a life without breasts.  
  
Due to her very limited endowment, she had been full of insecurities the night her bra had come off. She had been alone with Tyler in his bedroom. She had never worn a padded bra; her sense had been that it wouldn’t fool anyone. In other words, when the bra finally came off Tyler would know exactly what to expect . . . how little to expect. That night in Tyler’s room, Jill’s insecurities had started to melt away as she had seen the gleam in his eyes. To her delight, there hadn’t been even the smallest hint of disappointment in his expression. It was certainly not at all like she had anticipated. Happiness had flooded Jill’s psyche, and she had felt closer to Tyler than ever before.  
  
She was feeling so good that she had even allowed him to lean in and kiss her nipples. That had sent thrilling electric shocks of excitement coursing through her. It felt good, and it did wonderful things to her soul to discover that a boy might be able to find enjoyment in her tiny little breasts.  
  
But no sooner had Jill started to relax and allow herself to relish how magical it was to have a boy kissing and fondling her breasts, than Tyler had made a grave error. He had committed an unforgivable sin.  
  
While rubbing around one of her nipples with one of his hands, pressing his fingertips into her flesh, he had commented, “I can feel bottom.”  
  
Jill stiffened. “What?” she had asked in surprise.  
  
“You know,” Tyler had said quietly. “Your ribs, I can feel them right through your little boobie.”  
  
Jill had fallen back to earth, and it had been a very hard landing, indeed. She had stood right up. Quickly putting her shirt back on, she had stuffed her bra into a pocket of her jeans. Tyler had acted as if he had no idea what he had done, why she was so mad, but she hadn’t wanted to remain in his presence, not even for the amount of time it would have taken to get the bra back on. She had wanted out! In no time at all she had stormed down the stairs and out of his house. A moment later she was walking home – alone – experiencing a previously unknown level of anguish.  
  
Tyler had repeatedly attempted to talk to her after that, but she was so done with him! That one little comment, possibly attributable to adolescent awkwardness, had felt like a cold steel knife plunging into her sensitive heart. The first time she had trusted a boy enough to be with him while bare from the waist up, and he had done that to her!  
  
It was simply unimaginable! Somewhere deep inside she knew that she might be overreacting; however, she simply could not get past it. She knew that she would never be able to disassociate Tyler from that painful moment; the moment when all her insecurities had been proven to be fully justified. And the really unfortunate thing about it was that the two of them had really clicked. They been a great couple with a bright future. Jill had even been imagining that Tyler might be ‘the one.’  
  
Later that spring a redhead named Conner had asked her out. She’d even gone out with him a time or two; however, she hadn’t been at all attracted to him. She’d only gone out with him because she’d never been very good at standing up for what she really wanted as far as boys were concerned. She’d gone on a number of dates simply because she had not wanted to hurt the boy’s feelings by saying no. Conner had eventually come to realize that Jill had no interest in him. Jill had been glad about that, but she wished that she had been courageous enough to not waste his time – or hers.  
  
Tyler’s one comment, ‘I can feel bottom,’ reverberated in her mind. She didn’t know if she’d ever get past it. At the very least, she needed time – possibly a lot of time. She hoped that one day it wouldn’t bother her quite as much, but she knew that all the hurt she had experienced would never be forgotten.  
  
Eventually she had been able to share many of the details of what had happened with David, but never had she told any of her friends any of what had happened. Not even her two best friends, Dani and Amber. She didn’t want to tell any of her girlfriends. She didn’t think they’d understand. They all had bigger boobs, so how could they? However, she knew that David would, and as expected, he had been very supportive.

**Chapter 3: Terms**  
  
She had cried on his shoulder, not that night, but later – and he had been there for her. Later, after she had been able to talk about the experience in depth, he had even convinced her that a lot of guys like what he had referred to as ‘pretty little titties.’ He had even shown her porn sites that specialized in girls with very little on top. That had been quite the eye-opener! A few of the girls on those sites were even a bit smaller than she was! It had been funny to see girls with little or no breasts showing their chests off as if they were proud of how they looked. Most of them had even been smiling! And to her surprise, she had ended up thinking that those girls were attractive, sexy even.  
  
She was quickly glad that she had again trusted David enough to confide something so personal. He had really come through for her. She was always glad that it had been her destiny to have him for a twin, that night in particular.  
  
The bottom line was that, due to their respective breakups, both she and David had ended up with no real reason to spend the summer at home in Holden.  
  
Jill knew that at the end of summer, she would leave for college. They were both enrolled in college, different colleges in fact, so she and David’s lives were destined to change dramatically. For the first time in her life she would be meeting and making friends with people who would not realize that she was a twin. That seemed so odd to her. Everyone she had ever known was aware that she had a twin.  
  
And going off to college meant that Jill would finally have to grow up. She’d be living away from home, taking care of her own laundry, getting her own meals . . . no more parental oversight. That would be the end of her childhood.  
  
However, growing up could wait. She had two more months to be a kid. Going back to Cache Lake always brought out the kid in her. At home she was a young woman, but at Cache Lake, she was a girl again. One who wanted to climb trees, swim in the lake, float the outlet, hike the trails, and climb mountains . . . run and skip and jump!  
  
And why not? Her body was certainly cooperating. She had grown tall, all of 5’9”, but she still had the figure of a lanky girl, a very fit but lanky girl. Her mother had taken her shopping, and together they had gotten two new swimsuits for her. She would need them. She lived in her swimsuit at the lake. One of her new suits was a practical, sturdy one-piece. She hadn’t initially been in favor of a one-piece, but then it had occurred to her how difficult it might be for anyone to strip off of her. That had been the clincher.  
  
The sides of the suit were fairly short as the arm holes were cut quite low and the legs were cut so high. For fun, she pulled on her jeans over the swimsuit in the changing room. As expected, the leg holes, which were cut above her hip bones, came way up, quite a few inches above the waist band of her low-rider jeans.  
  
She didn’t venture out of the changing room to show the suit to her mother because she was inadequately trimmed for how narrow the crotch was, but that could easily be taken care of before she would wear the suit in public.  
  
The second suit was a bikini. It wasn’t an especially racy suit, but she felt she looked very feminine in it. The back was cut diagonally across her butt cheeks, so unlike ‘thong’ bikinis there was some coverage there. The fabric seemed sturdy and it was printed with a swirling pattern of black and grey, a few bright red and blue arcs sprinkled in for color. That seemed good, as it was unlikely to show the dirt. The top featured an underwire design. Something that was a little unusual for the bikinis that fit her, but it seemed to nicely accentuate what little she had. She liked that about it.  
  
But even though she had the new suits, she had still packed her blue and purple tankini. The very same suit that she had been wearing the day Ryan had stolen her top. She still loved that suit. And it went perfectly with the idea of being a kid for one final summer. It was essentially a little girl’s swimsuit. She had already worn it for much of two summers at Cache Lake. She had grown a lot in height in that time, but the suit still fit; she had grown taller but not gotten much bigger around. That meant that the midriff gap had grown wider. The top was unlined because it was intended for a kid. It did show a lot of nipple detail, but its purple color made that less noticeable than it might have been. The bottoms were a solid light blue color, and they were lined and sturdy.  
  
She hadn’t told her mom that she was bringing that suit. She knew her mom thought that it was not an appropriate suit for an eighteen year old. However, she was bringing it and she knew that she would probably wear it; she just didn’t know how often.  
  
As Jill looked out at the lake, thinking about the summer before her, she heard David and Ryan talking behind her. Turning to look, she saw that they were carrying their tent and some of the rest of their camping gear out to their established camp site further up the shore. She returned to the Jeep to get her own stuff and headed along the trail after them.  
  
She had a rude surprise awaiting her when she emerged from the forest where the boys were engaged in pitching their tent.  
  
“And just what do you think you’re doing?” asked Ryan.  
  
“Duh . . . pitching my tent,” she replied.  
  
“This is the boys’ camp,” he replied. “I don’t know where the girls’ camp is, but it’s not here.”  
  
“David?” said Jill, expecting him to come to her assistance.  
  
David shrugged. “You did take your tent and abandon us here last year, Jilly. Likely you’ll be happier elsewhere.”  
  
“But that was last year,” she pleaded.  
  
“Still,” said Ryan. “North of your grandparents’ trailer, boys’ half of the lake. South of their trailer, girls’ half.”  
  
“Really? You’re suggesting we split the lake? You’re kidding, right?” said Jill, hoping they would smile or laugh so that she would know that they were pulling her leg. They didn’t. “David?”  
  
“I don’t know, Jill. Ryan and I have been talking it over. I guess I see his point. You’ll probably want to do a lot of reading. I saw all the books that you brought.”  
  
“Some reading, sure. But I want to have fun with you guys. I want to swim and hike and have fires together in the evenings. Cook hotdogs and roast marshmallows,” she added.  
  
“Boys’ camp,” said Ryan, swinging his fingers at her indicating that she should get lost.  
  
With hopeful eyes, she appealed to David’s sense of fairness. He just shrugged, so Jill turned, and with tears in her eyes she trudged sadly back in the direction of the trailer.  
  
When she got there, she went inside and cried on her grandmother’s shoulder.  
  
“The boys aren’t being nice to me, grandma. They don’t want me to pitch my tent out on the point this year.”  
  
“It’s a huge lake, Jill. You can pitch your tent wherever you like,” her grandmother replied. “Even there.”  
  
“I suppose.”  
  
“I know that you all had a falling out last year. I don’t know what it was about, and I know you don’t want to talk about it . . . I respect that. But in my opinion, a year is plenty long enough for anyone to stay upset.”  
  
“I agree,” said Jill. “I was ready to let bygones be bygones, but I guess they aren’t.”  
  
“Do you want me to try to talk some sense into them?”  
  
“No, please don’t do that. This is my battle. I’m eighteen. I’ll go and talk to them.”  
  
Leaving the trailer, she did head over to the point where the boys were still setting up their camp. This time, she left all her stuff behind.  
  
“I’m ready to let bygones be bygones,” she said, as she sat down on a log near where they were working. “I mean, I was the one who was wronged last year. Ryan, I know this is coming from you. You already apologized . . . and I accepted. Last year is over. Let’s go back to being the three amigos, or whatever we want to call ourselves.”  
  
It was warm, and the guys were shirtless. They had their tent up and were working on putting together the collapsible table that would eventually have an awning over it to protect it from both sun and rain.  
  
Ryan didn’t say anything, so Jill turned to David. “Let’s have a fun summer, David. After this summer, you and I might never again be living under the same roof. We’ll always be twins, but things are going to be different once we head off to college. Let’s make it a summer to remember!”  
  
“I’m all in favor of a summer to remember,” he replied. “Ryan, are you ready to talk terms?”  
  
That surprised Jill. “Terms? What terms?”  
  
“David, we were going to wait a week, remember?” said Ryan.  
  
“A week? A week for what?” asked Jill.  
  
“Maybe we can talk tomorrow . . . after breakfast,” said Ryan. “But for right now, you are trespassing. Get back on the girls’ side of the line.”  
  
“What line?” asked Jill.  
  
“Surely you haven’t forgotten. South of the trailer is the girls’ half of the lake. Now git!”  
  
“Okay,” said Jill reluctantly. She again walked back to the trailer dejectedly, but this time she didn’t cry. If they didn’t want to be around her, then she didn’t want to be around them.  
  
Once at the trailer, she went about pitching her tent right where it had been the prior August. Her grandmother and grandfather set up folding chairs to keep her company while she worked. Jill didn’t talk about what Ryan had said, doing her best to block it out of her mind.  
  
The next morning, their grandmother cooked them all a bacon and eggs breakfast. They were all in the habit of having the one meal together in their grandparents’ trailer each morning. It gave them one home cooked meal a day. Their grandma was more than willing to cook for them. It had become the way that she and her husband made sure that they got to spend some time with their grandkids each and every day. They no longer ventured far from the trailer, so by cooking breakfast, they enticed the kids to come to them.  
  
After breakfast, the boys headed back to their camp. Jill had told them that she’d be over in a little while.  
  
When she got to the point, the boys were sitting in chairs around the fire circle. There was no fire, and the day was already getting hot. The boys had both removed the shirts that they had worn to breakfast.  
  
“You guys look pretty pale,” said Jill teasingly. “You both look like this is the first time you’ve taken off your shirts.”  
  
“Yesterday might have been the first time I took off my shirt outside this year,” acknowledged David.  
  
“How about you, Jill?” asked Ryan. “I’ll bet you’re pretty white. Have you had your shirt off?”  
  
“Of course not!” said Jill indignantly. “Girls keep their shirts on, and well-behaved boys respect a girl’s boundaries. I hope you’ve learned that! So . . . let’s talk. I want to have some fun this summer. And I know that you guys are here to have fun. Yesterday, you used the word ‘terms.’ I hardly think that you are in a position to dictate terms, but . . . give it a go.”  
  
“Like I said,’ said Ryan. “This camp and everything else North of the trailer is boys territory.”  
  
“So how can we have fun together if we are splitting up the wilderness . . . into boys’ territory and girls’ territory?” asked Jill. “With all due respect, that sounds ridiculous. And besides . . . you don’t own the woods or the lake. I can go where I want.”  
  
“Well, maybe we can’t keep you from going where you like,” said Ryan. “But we can keep you from camping with us, and we don’t have to involve you in anything that we do.”  
  
“You don’t want to involve me? What did I do wrong?” asked Jill doing her best not to let her hurt feelings show. “Why are you treating me like this? We are here to have fun. We’ll all have more fun together. Remember . . . ‘The Three Amigos?’”  
  
“We all agree about that,” said David. “Ryan and I both want you around.”  
  
“Then why this bull shit? What gives?” asked Jill.  
  
“Are you ready to hear our terms?” asked Ryan.  
  
“Your terms, Ryan? Or you and David’s terms?” asked Jill, looking over at David.  
  
“I said ‘our’ terms. I didn’t say ‘my’ terms.”  
  
“Well, if you think I’m going to be your domestic servant . . . your slave girl, then forget it,” said Jill, trying her best to guess what they might have in mind.  
  
“Nothing like that,” said Ryan.  
  
“Just tell her,” said David impatiently.  
  
“Okay, Jill,” said Ryan. “This is the boys’ camp. You are welcome to stay here, provided that you join in appropriately.”  
  
“Appropriately?”  
  
“Yes. You’ll need to be one of us to stay here.”  
  
“One of you?”  
  
“One of the guys! If we aren’t wearing our shirts, like now, then you won’t be wearing your shirt,” said Ryan.  
  
“Topless!” said Jill, laughing nervously. She knew he couldn’t be serious. “You want me to be topless?”  
  
“You are quick, aren’t you?!” said Ryan. “If it’s cold, like in the mornings or evenings, we’ll all be wearing our shirts. But . . . if it’s warm, then we’ll all be shirtless. This is the boys’ camp. That’s how it’s done in the boys’ camp. And during the day, we’ll all do whatever we decide to do. But we’ll all do it without shirts, provided it is warm enough . . . or not raining. In other words, you’ll be hiking and swimming topless . . . a lot! And bras, boys don’t wear bras . . . plain and simple. Not ever.”  
  
Again she laughed. “Okay, you got me! I was starting to fall for that. Now tell me what I really came out here to hear.”  
  
“It’s not a joke,” said Ryan. “Those are the terms. So, no ‘slave girl.’ We’ll all be equals. I’m not going to again pull your top off. I admit that was really uncool of me, and I have apologized. However, it doesn’t change the fact that I’d enjoy seeing you topless. Last year, you kept me from seeing anything. I’ve decided that I don’t want just a peek. I want you to spend the summer topless. It’ll be fun.”  
  
“Okay,” said Jill. “This still sounds like a joke, but if it isn’t then whose idea was it?” She had to ask. She had shared some thoughts with David that she was now wishing that she hadn’t. Having her top torn off out on Sunken Island had shaken her to the core, but months later she had started viewing it differently.  
  
David had convinced her that Ryan had simply wanted to see her tits. At first she had not been able to believe that he had really wanted to see her chest, but once she had accepted that idea, her outlook had changed. She had originally assumed that Ryan had wanted to get her topless to make fun of her, to humiliate her, to make her feel bad about her pathetic little breasts. However, once she had accepted the notion that he had actually wanted to see her topless because he thought that she was attractive, then she had regretted all the effort that she had gone to in order to ensure that neither he nor David got to see anything.

**Chapter 4: First Hike**  
  
As far as David seeing her chest, to her that was not such a big deal. After all, they were boy-girl twins. They had bathed together when they were little, and they were quite casual about clothes around the house. She had even seen his dick, pretty recently in fact, but it had been by accident. Thinking that he was the only one home, he’d had the bathroom door wide open after a shower. She’d chanced by, freezing in her tracks. She hadn’t been able to keep herself from staring.  
  
And as far as secrets went, they had almost always told each other everything. He was her best friend. She knew she could trust him. Neither of them was going to engage in anything at all incestuous . . . she was sure about that . . . at least she had been sure . . . suddenly she was a little less than positive.  
  
“David, I’m not doing what Ryan is talking about, but I guess I have to ask. You don’t have the hots for your twin sister, do you? Because if you are thinking of crossing that line, then I’m getting in the Jeep and I’m leaving . . . today. I love having a twin brother, but I’m not going to be around THAT kind of brother, twin or not.”  
  
“Nothing like that! I was worried that you might think that,” said David. “Certainly not! You and I might be as close as close can be, but we are brother and sister. No sexual contact, period. However, you are pretty. I don’t mind if you know that I think you are attractive. I don’t need to be blind to your beauty just because we are twins, but that’s not at all why I’m on board.”  
  
“What then? Amateur psychology?”  
  
“I don’t think I’d call it that,” said David. “But you do need to get over a few of your hang-ups.”  
  
“My hang-ups? So I’m the one with the problem? You guys are sounding pretty twisted right now. Whose idea was this anyway?”  
  
She was sure it was Ryan’s, but to her surprise, she saw Ryan point at David, and David point at Ryan.  
  
“Tell the truth,” said Jill.  
  
“Okay,” said Ryan. “It was my idea, but David was not opposed.”  
  
“David?” she asked.  
  
“When we were kids, you and I hiked and swam here . . . often without our shirts,” he responded. “Surely you remember that. What’s the harm?”  
  
“It’s a stupid idea,” said Jill, standing up abruptly to leave. “I’m not a kid anymore. Just because I don’t have much in the way of boobs . . . it doesn’t mean I’m a boy and can run around without my top. Tits are still tits, even if they’re tiny.”  
  
Shaking her head in disgust, she started to walk away. “You both need to grow up!” she huffed.  
  
“Please wait,” urged Ryan. “Just give it a little thought. David shared with me some of the things that you told him over the winter. About how you wished you hadn’t gone to so much effort to cover up. Either give it some thought, or let’s talk about a trial period.”  
  
“David!” she shouted reproachfully. “You didn’t!”  
  
“Just think about it,” said David with a smile. “I made Ryan promise to not pull your top off. I AM looking out for you! However, I feel that it would be fine for you to be topless, provided that you take your top off yourself . . . willingly.”  
  
“Willingly?” she scoffed. “As if!”  
  
She walked away, shaking her head. There was just no way! Her breasts were indeed small, but they had grown. And she had accepted how she looked. She was at peace with the idea that she’d probably always be a girl with very little up top, and yet she wasn’t flat. She might look almost like a boy in certain clothes. But topless, she did not look at all like a boy. She was glad about that. She was a girl, and girls kept their breasts under wraps.  
  
She kept her chest as well-hidden as she could manage, always preferring baggy shirts to anything tight. Athletics had probably been the one exception. During basketball season, those in the bleachers would have been able to tell that she was very lightly endowed, but other than that, she had done her best to conceal what she didn’t have up top, typically under several loose layers.  
  
She started sobbing as she walked along. Rather than heading back to the trailer or her tent, she walked south along the shore of the lake . . . into what was now supposedly girls’ territory . . . thinking about how it seemed as if it were her destiny to spend the summer alone. Or maybe she’d just outlast them! They had admitted that they wanted to do things with her. Once they realized that she was not going to agree to their harebrained proposition, they would surely drop the idea. At which point they could all get back to having fun and being themselves, two boys and one girl. Most certainly not three boys!  
  
Just past the log, she stopped at a small but quiet cove. She was wearing shorts, so she kicked off her shoes and waded out into the lake, continuing to think, trying to come to terms with what had just happened.  
  
Her initial shock had given way to a state of confusion. Standing there with the water at her knees, she glanced across the lake at the far shore. Somewhere out there, unseen, was Sunken Island. Turning her head slowly, she ran her eyes along the shoreline, the wooded hills and rocky crags in the distance. She felt as if she were searching for something, but she didn’t know what it might be – a sense of order perhaps.  
  
She thought back to the conversation she had just lived through. She tried replaying it in her mind, forward and backward. Maybe her memory was playing tricks on her. Surely Ryan hadn’t just suggested that she be ‘one of the guys.’ Surely David hadn’t acted as if he had known all along what Ryan would say. She must be mistaken – or dreaming. She was eighteen, almost nineteen. Who talked to eighteen year old girls like that? Who talked to girls of any age like that? It just didn’t fall within the range of what boys said to girls.  
  
She looked down at her legs in the lake. They were rather pale, but she knew that it wouldn’t be long before they had taken on a deep golden summer hue. She moved them alternately, creating small ripples. ‘Much too real for a dream,’ she thought. But it made no sense. Either it didn’t happen or it was a prank. Deep down she couldn’t bring herself to believe that it had been suggested that she go topless. Well, it would be ‘shirtless’ not ‘topless’ if she bought into the notion that she was ‘one of the guys.’ That thought brought a smile to her lips.  
  
Without conscious thought, one of her hands made its way up under her shirt, sliding gently across her flat tummy to her bra. It pushed on up inside. By the time she realized what she was doing, she had a nipple between her thumb and forefinger. It was diamond hard. ‘Oh yeah, I’m standing in cool water,’ she thought, hoping that the state of the little bud she was pinching was a reaction to the temperature. She didn’t want to believe that it might be arousal. She didn’t like the notion that her body might respond in that manner to the indignity to which she had just been subjected.  
  
Her mind started to reassert control, shoving the emotions and the denial aside. ‘No, it did happen!’ she realized. And the boys had been completely serious. They had suggested that she become one of them, exchanging her modesty for their company. She had so been looking forward to one last summer as a kid, playing in the water and the surrounding hills and mountains . . . the three of them again. Suddenly all that seemed to be gone.  
  
It certainly was not going to happen if the price of admission was running around with her breasts out. While she couldn’t stop boys from having their adolescent thoughts, she could remain above it all. She would have to be the mature one. That was what girls often had to do in their relationships with boys, especially teen boys. She recalled the many times she had been told that girls matured faster.  
  
The hand at her nipple shifted to encompass her entire diminutive breast, giving it a light squeeze. It was a tit! It was absolutely a tit! There was definitely something there to grab and squeeze. It was little, but it was absolutely feminine . . . undeniably a girl’s breast.  
  
With or without a shirt she looked 100% like a girl. Up until about two years before, when she started to look as if a marshmallow had been inserted behind each of her nipples . . . maybe then she could have passed herself off as a boy . . . but not anymore. Not by a long stretch.  
  
A summer without a shirt? Taking off her shirt and hanging out with the boys topless, her chest in full view? That was simply not going to happen. It was an impossibility.  
  
But considering that made her think about how envious she had always been of boys; how unfair it felt on many a hot muggy day that girls had to wear tops when boys didn’t. Boys looked so much more comfortable. But even though she had envied boys for that reason, she didn’t want to go there. It made complete sense to her that boys didn’t have to wear shirts but girls did. That was the natural order of things, and it didn’t need to change – not as far as she was concerned.  
  
She had no interest in experiencing toplessness. And she certainly did not want to be a boy. She liked being a girl. It suited her. She didn’t especially like being a tiny-titted girl, but that was a different matter entirely. Her preference was larger breasts not switching genders!  
  
She’d heard girls refer to her breasts as mosquito bites . . . a number of times in fact. Her friends were her friends, but they sure didn’t seem to notice the pain that must have been visible in her eyes each time she had been forced to laugh off the mosquito bite joke. Fortunately, she had never heard a boy refer to her breasts in that fashion. Maybe they had, but not in her presence. Mosquito bites were not only small, but they were painful and ugly. No positive associations there – none at all. Maybe to others, it was funny, but to the girl who found herself the butt of that joke, it seemed like a particularly mean analogy.  
  
She felt like going swimming, but she didn’t have her suit on. Instead she waded back to shore. After putting her shoes back on, she headed into the forest in the direction of the trailer.  
  
As she walked, she thought of another reason that she was envious of boys. They too were not all equally endowed. She knew that dicks, like breasts, came in many different sizes and shapes. However, boys got to keep them hidden. Sure, bulges varied, but it was more or less impossible to know which guys were well-hung and which guys weren’t. She had also heard that some guys were ‘showers’ and others were ‘growers.’ In other words, some guys grew when they got hard while others didn’t. A small appearing guy might actually be quite respectably sized when it counted.  
  
Girls, on the other hand, had no practical way to hide their endowment . . . or lack of it. Everyone had surely been fully aware that she had remained flat-chested as her friends had filled out. She’d hated that! Yes, that was definitely another reason to be envious of boys.  
  
By the time Jill had gotten back to where her tent was, her emotions had turned dark. Suddenly all she could think of was how angry she was at the two boys. No girl should be treated like this! Sure, maybe some girl somewhere might agree to their terms and have fun with it. A girl who was proud of her tits and wanted to show them off, for example. Lots of girls were proud of their tits, she knew, but very few would be willing to bare them under the proposed circumstances. But no girl, even girls that might enjoy being topless, should be given such an ultimatum. Just the thought of that made her blood boil.  
  
When she got to the trailer, she realized that she was too furious to read a novel or talk to her grandparents. She decided to go for a hike – all by herself – of course. Putting on the happiest face she could, she went into the trailer and packed a lunch. They had brought a lot of food with them, and it had all been stowed in the trailer. The Airstream had a refrigerator to keep things fresh.  
  
Shortly thereafter, she headed towards Cornice Ridge, a small daypack on her back. She moved swiftly along, her rage propelling her up the trail. The Cornice Ridge Trail was one of their favorites. By June the snow was mostly gone, but she knew that the ridge was named for the dangerous cornice that would form there each winter.  
  
The ridge offered great views in both directions. She’d have a wonderful view looking back at Cache Lake, and off in the other direction she’d be looking down on the town of Agency. Agency was small, but it had a grocery store and a few restaurants, mostly out along the highway. There wasn’t much there, but it was usually all they needed. Camp food was pretty basic: lots of hot dogs, lots of marshmallows, eggs and pancakes for breakfast.  
  
The trail to the ridge was warmer than she had been expecting. As she skirted a big area full of granite boulders, many of them as big or bigger than Sunken Island, she found herself regretting what she was wearing. Fortunately she’d put on a pair of shorts; however, it had been quite cool that morning down in the trees near the lake, so she had worn a long sleeve shirt.  
  
The prior year she had mostly hiked in shorts and often a tank top or even her purple tankini top. That had been quite comfortable. She wished she had thought to wear either the tankini top or her new bikini top under her shirt so that she could unbutton or remove a layer. Unfortunately, she was wearing a bra so she wouldn’t be able to.  
  
The scenery from the ridge was spectacular. It was a view she had enjoyed every summer since she could remember. The beauty of the deep blue lake and forested shorelines on the one side, and the rolling hills stretching into the distance on the other. Agency, right down below, not much more than a wide spot in the road, looked much as it always had.  
  
She ate her lunch sitting on a large rock. As there were no trees, she was in the full sun and even hotter than she had been while making her way up the trail.  
  
She felt like taking off her shirt and eating her lunch in just her bra. She knew that she’d be able to see anyone coming from either direction before they got within a half mile of her. She’d have plenty of time to put it back on in the unlikely event someone came that way. Indeed, she knew that she might even be able to take her bra off if she wanted to. No one would see.  
  
And yet she didn’t want to. Thinking about taking her top off forced her to again think about Ryan and David and their bizarre proposal. She returned to being mad as she again let her thoughts go in that direction, not that she had been able to think about anything else since it had happened. It had been constantly on her mind. She wasn’t going to budge an inch, and with that thought firmly wedged in her brain, her shirt stayed firmly in place. As if to show them who was in charge, she didn’t even lift up the hem to allow the air to circulate around her midriff. That would have felt good, but it also would have felt as if she were compromising. Her position was firm; she wasn’t going to budge, not even a little.

**Chapter 5: Second Hike**  
  
When she got back later that afternoon, she did pick out one of her books and stretched out in her tent to read. After dinner, she played scrabble with her grandparents. It was fun, but she wasn’t really there mentally. Her mind was on the boys. She was almost as pissed off at them as she had been the prior summer when they had conspired to tear off her top. She also knew that she’d be having a lot more fun were she with them rather than sitting in the trailer with her grandparents.  
  
She loved her grandparents dearly, but she was a teen. They were a little boring to hang out with, hour after hour. In contrast, she knew the boys would have a campfire going. She had so many fond memories of sitting around the campfire with the two of them. That had come to an abrupt halt the prior summer when Ryan had ripped off her top. She had been so looking forward to the nightly campfires that summer.  
  
Jill’s grandparents always went to bed early, shooing her out of the Airstream. When that happened, without giving it a lot of thought, she found herself walking out toward the point.  
  
As she neared what had been ‘their camp,’ now apparently ‘the boys’ camp,’ she slowed, sneaking slowly forward, crouching down low. Finding a nice tree a good distance from the camp to hide behind, she stood up and peered into the darkness, essentially spying on them. Just as she had assumed, they were sitting at the campfire which had died way down. She watched them for a few minutes.  
  
She was too far away to hear what they were talking about, but she knew that it was probably nothing very interesting. They were probably just shooting the breeze. She knew that they must talk about her from time to time. She wished she had a way to hear those conversations. She tried to imagine what might be said. Maybe it was best that she didn’t know. Maybe she had been compared to mosquito bites. Yeah, it was probably best that she not know what they said about her in private. It was bad enough knowing what they had actually said to her face.  
  
Watching them at the fire, the feelings of loneliness welled up within her. She knew that would get worse in the days ahead. Eventually, she turned and slipped back into the darkness, back to her tent.  
  
The next morning Jill woke up feeling reinvigorated. She had experienced a little difficulty falling asleep, her thoughts going in circles, but the mountain air had helped her sleep soundly, once she had finally fallen asleep. She thought again about the plan of waiting the boys out. It might take quite some time, but she was optimistic, and she did have all summer. She was thinking that it might take a week at most. Surely they were missing her company as well – she hoped.  
  
She did her best to ignore them at breakfast. That was hardly difficult. Her anger at them was fresh, and they were doing exactly the same thing, ignoring her. Her grandmother tried to get them all talking. Because her attempts only seemed to provoke angry stares, she soon abandoned the effort. “Why you kids put yourselves through this, I’ll just never understand,” she had said.  
  
Of course, she didn’t understand, thought Jill. She didn’t know what had happened the year before, and she didn’t know how the boys had resumed their efforts that summer – reopening a painful wound.  
  
After breakfast, Jill saw the boys unpack inner tubes from the storage shed and go about inflating them. It was obvious that they were headed off to float the outlet. It was a beautiful day, and she knew she would enjoy accompanying them. She was thinking that she would go and do that herself in a day or two. It would be nice, but things like that were always much more fun in a group. Alone, there would be no one to splash; there would be no point in splashing at all. Floating the outlet alone would be relaxing, but all the attack and counterattack play would be completely missing.  
  
She busied herself around her tent, doing everything she could to not appear to be observing them; however, part way into their project she noticed David taking off his shirt. He looped it through his belt such that it dangled down over a hip.  
  
A moment later, Ryan too peeled off his shirt. He looked good shirtless – shorter and stockier; not at all like David’s tall and lean basketball build. David was 6’3”; whereas, Ryan was maybe 5’10”, barely an inch taller than she was.  
  
Jill’s mind flashed to their proposal and how according to their terms, it would now be her turn to take off her shirt. Suddenly she saw Ryan wink. Instantly turning red with embarrassment, she realized that she had been caught staring. In the next second, she dove for her tent. Attempting to hide, she turned and zipped it closed. Feeling utterly humiliated, she buried her face in her pillow and covered her ears with her hands in an attempt to escape their laughter. It was no use, she could still hear them. Kicking herself for having been so careless, she lay there feeling humiliated until well after they had gone.  
  
A while later she reemerged from her tent and went back into the trailer. She again packed a lunch. Doing her best to forget about how Ryan had caught her staring, she again headed toward the ridge. Typically she would never do the same thing on back to back days; however, lying awake she had regretted the choice she had made the day before. She was going back to Cornice Ridge to set things right.  
  
She had packed a beach towel, and after reaching the ridge and eating her lunch, she spread it out on the flattest spot she could find. The view from the ridge was again picture perfect, a few high clouds highlighting the heavenly beauty of the deep blue sky. She removed her shoes and socks and sat down.  
  
The sun felt marvelous on her bare arms and legs. After searching the length of the ridge in both directions as well as the approaches from the valleys on either side, she pulled her short sleeve shirt off over her head, bringing her new bikini top out into the sunshine.  
  
While thinking things through the night before in her sleeping bag, she had come to realize that keeping her long sleeve shirt firmly in place had amounted to proving that she wasn’t the one in charge. The boys had definitely gotten to her. Sunbathing was something that she would do. Being her own person meant thinking about, and doing, what she wanted to do . . . for her own reasons!  
  
Looking down at the white skin of her chest and stomach, she realized that she did need some sun . . . badly. She needed to ‘activate her melanocytes’ as her father would often say. If she didn’t, she’d suddenly find herself with a serious sunburn one day in the near future.  
  
Sitting there in just her shorts and bikini top, she again searched the ridge and the trails below. This swimsuit top was the smallest top she had owned. In comparison, her tankini top was essentially a tank top cut short to bare the midriff. Her new bikini top was composed of little more than two round pieces of cloth, barely big enough to cover her budding breasts. The pieces of cloth would have been completely round except that they were cut off straight and level across the top, baring just a hint of the top of her small breasts.  
  
She really liked the top. She had tried on many the day she had been shopping with her mother, but most of the A-cup tops had not been at all flattering. Most of them had seemed to smash what little she did have down into her ribcage, a few of them seemingly designed as if a young girl might like having her boobs made to disappear entirely. The amount of cloth involved in the top was really very little, but given her size, it was all that was needed.  
  
This top, in contrast to the others she had tried on, had an underwire feature. It almost seemed to squeeze her boobies in from the sides, gathering up what little natural padding she did have and forcing it to stand out proudly on her chest. In the changing room mirror, she had thought that the top made her look nice . . . not exactly bigger, but cute and perky. Cute and perky had won the day!  
  
In keeping with what SHE wanted to do, she reached down and unsnapped her shorts. Rocking back onto her shoulder blades, she lifted her hips up off the towel and slid the shorts down onto her thighs. Sitting back up, she slid them on down and off, folding them once and placing them close at hand.  
  
Like the top, the bottoms were sewn from cloth printed with a swirling pattern of black and grey, a little bright red and blue mixed in for color. She felt rather bare sitting there in the small bikini. Shifting to a cross-legged position, she inspected the adequacy of her shaving. Things looked good; however, it was her new one-piece that would be the real test. It was narrow between her legs and only widened gradually as it continued on up across her lower abdomen.  
  
The bikini bottom was the opposite, a low cut, hip-hugger style. She patted the small triangle, realizing that the hair within was evident; the suit was being held up away from her skin, making it look a little pooky. She didn’t think she wanted to shave down there, but she made a mental note to remove much of the bulk.  
  
Jill stood up to get an even better view of the trails leading in her direction. She was above the tree line, so she could see quite a distance in every direction. Happily confirming that there was not another soul in sight, she reached up to the string on the back of her neck. She felt the knot, but then took her hands away without untying it.  
  
Her plan had been to sunbathe topless, but as the moment to proceed had arrived, she decided to take her time and let her nerves calm down a little. She sat back down and then rolled over to stretch out face down. As she felt the sun warming her back, she realized that she really should untie the string to get an even tan. She relaxed, knowing that she would do that in a few minutes.  
  
Jill had never had a great desire to sunbathe topless, but from hearing her friends talk about it, she knew that doing so was common. Her best friend Dani had even invited her over just a few days after graduation to tan topless in the privacy of her backyard. Jill was now wishing that she had taken Dani up on her invitation. Dani was much larger on top, but unlike some of the other girls, she had never made light of that fact. Jill knew that she would have felt as comfortable sunbathing topless with Dani as with anyone.  
  
But as far as sunbathing topless there on the ridge went, she had made the decision that she would – not for Ryan – not for David – but for herself. She was a young lady, and young ladies did that sort of thing – in private!  
  
As she lay there, building up her courage, she thought about what she had shared with David several months after her top had been forcibly taken from her that day on Sunken Island – after he had convinced her that Ryan had been obsessing over seeing her topless because he thought she was sexy. She had told him that she wished that she hadn’t fought so energetically to keep her little breasts from being seen that day.  
  
Her instinctive reaction had been to keep herself covered, and it had been her assumption that they had taken her top because she had almost no padding – to humiliate her. But after learning that Ryan thought that her little boobies were cute, even sexy, she had found herself wishing that she had experienced how it might feel to have her bare chest visually appreciated by an admirer. Indeed she thought that such an experience might have done her self-esteem a bit of good. Prior to that, she had started to think that there might never be a man for her. All men seemed to prefer voluptuous women. But the idea that there might be exceptions, might mean that there might actually be a guy out there for her somewhere. Not just a guy who liked her for who she really was, but a guy who actually might view her chest in a positive light.  
  
It was just a month or two later that she’d had the experience with Tyler. Initially that had been exhilarating – as Tyler’s eyes had lit up while looking at her bare chest – but then things had gone decidedly south.  
  
She had made the decision to take a break from dating, and she had no interest in Ryan, no romantic interest that is. She liked him. She liked teasing him. They teased each other, in fact. He was full of life, wild and crazy. A bit too wild and crazy actually, but the three of them had managed to have a lot of fun at the lake each summer – largely due to Ryan and his optimistic entertaining personality – that is until that incident happened, bringing it all to an abrupt end.  
  
But if Ryan really did want to see her bare breasts, if he might gaze upon them with desire, then she might have enjoyed that experience. However, the opportunity had been lost. She couldn’t have that moment back, and she knew that it never could have happened. She was just too shy.  
  
As far as her twin brother David was concerned, she didn’t care much one way or the other if he had gotten to see her topless. She expected that it would have probably been as much of a non-issue for him as it had been for her when she had walked past the bathroom and seen him standing there stark naked. She had gotten a good look at his dick, but they were twins for God’s sake.  
  
Unfortunately, she had told David all of that – that she had grown to feel that she had cheated herself out of something that could have been an important ego boosting moment. Now she was paying the price for her indiscretion, for telling David everything. Her feelings of anger towards the boys was morphing into feelings of guilt. How could she have ever felt as if she might have gotten something out of having her chest seen under such horrendous circumstances – by those two under any circumstances? And why, oh, why had she ever shared those thoughts with David? Of course, being the good twin brother that he was, he would try to get her a second chance at that experience. She really couldn’t blame him for that. She might do the same. She was now wondering if she had only herself to blame for how her summer had begun.  
  
She tried to push those feelings aside as she again stood and searched the surrounding area for signs of life. Seeing none, she took a deep breath and untied her top. Holding the cups in place against her chest, she sat back down. Once she was seated, she pulled the top loose. Folding it in half, one cup on top of the other, she placed it on top of her shorts.  
  
She lay down on her back, closing her eyes. As she did so, she realized that her hands had instinctively gone back to her chest. She was covering herself, subconsciously protecting her modesty. With one palm pressed against each of her nipples, she realized that they were hard and pointy.

**Chapter 6: Elmer Franks**  
  
She forced herself to remove her hands, placing one arm on the towel along her side, the other she draped across her eyes to block the sun. She felt the midday sun warming her bare breasts for the first time. It felt good! However, a moment later she sat back up. Locating her shirt at the bottom of her clothing, she moved it to a position on top, close at hand. If anything happened, she wanted it right there. It would be what she would grab and put on. She felt the need for an emergency plan, and with the shirt, she’d have herself covered much more quickly and completely than with the bikini top. There would be a lot of fumbling involved in getting it back on.  
  
Once she had it situated as she liked, she again looked around. Seeing that nothing had changed, she lay back down. She concentrated her thoughts on how it felt to have the sun warming her chest. Being right on top of the ridge there was a breeze, and she could feel it cooling her nipples.  
  
She quickly realized that her nipples were enjoying the sensations, the warmth of the sun and the cool air blowing across them. It tickled a bit, but in a nice way.  
  
She felt tingly all over. It was actually fun to be topless, scary but fun in a forbidden fruit sort of way. With a hint of a smile on her lips, she tried to relax. That was difficult. She realized that her heart was beating faster than normal. She tried to keep her eyes closed and remain motionless for five minutes, but well before that much time had passed she sat back up to recheck the approaches.  
  
She knew that made no sense. She could see what probably amounted to twenty minutes of trail in each direction. Someone might be able to see her with a pair of binoculars, she realized, but after considering the risk, she decided it was not an issue. They would be at such a great distance that it would hardly matter.  
  
She decided to turn over, but before lying down, she looked down and examined her chest while on all fours. Her breasts did seem just a bit bigger hanging down like that, pointier too. She wondered if they might be entering a growth spurt. It’s seemed like too much to hope for, but she knew she’d welcome it.  
  
As she stretched out on her stomach, she thought about how nice it was to finally be a card carrying member of the ‘Itty Bitty Titty Committee.’ She was so glad to have said goodbye to the ‘No Goddam Tits at all Club.’ Itty bitty titties beat nothing at all by a country mile!  
  
Again she tried to relax, but again before five minutes had passed she was back up, examining the ridge and the routes up to it to ensure that she was alone. Topless sunbathing was nice, but it was indeed a little stressful.  
  
Jill managed a few minutes more, but then found herself reaching for her bikini top. She had no sooner tied it on, than she changed her mind and took it back off. It was sort of thrilling to be topless, even if it wasn’t relaxing. Why did it have to be relaxing? She decided that it didn’t need to be!  
  
She set her top back on her towel and after checking everything very carefully again, she took a few tentative steps along the ridge. There she was, barefoot, putting a few feet between herself and the safety of her towel and her clothes. She hugged herself, shivering just slightly, not because she was cold but because it was exciting. She turned slowly, letting the sun see all sides of the teen girl on the ridge in just her little bikini bottoms.  
  
It felt so daring to be topless in the great outdoors – without a shirt in reach. She found herself glancing along the ridge, picking out a goal. She noticed a large rock about one hundred feet away. She found herself wondering if she dared to put that much difference between herself and her shirt. Very tentatively she started making her way toward it. It was somewhat slow going as her feet were not yet used to being barefoot. Initially she had been walking with her arms folded across her midsection, her hands on her elbows. That hadn’t involved the covering of her chest, but she forced herself to lower her arms. They didn’t want to relax, so she pressed a palm into the sides of her thighs just below her hips.  
  
About half way to the rock she got cold feet and turned around as if she were going back. However, after another pause to make extra sure that the coast was still clear, she resumed her trek toward the large rock. Putting her head down and charging forward boldly the last few steps, she realized her goal!  
  
Her first inclination was to turn and head right back, but instead she sat down on the rock to earn herself some extra credit. She was reveling in a sense of accomplishment! She moved her hands to the rock and leaned back at an angle, tilting her head back and closing her eyes. The sun felt heavenly on her bare skin!  
  
She looked down at her bright white breasts and stomach, suddenly realizing that she might be pushing it if she didn’t want to burn. With longing she looked further along the ridge, but instead made her way back towards her towel.  
  
A little bit later she was dressed and headed back down the trail towards Cache Lake. She was happier than she had been since they had arrived at the lake earlier in the week. Her outing had indeed involved toplessness. Maybe it would never have happened were it not for the boys’ ludicrous proposal, and yet it had been her choosing victory over defeat! She felt empowered! The boys would never know and her little girls had gotten some sun!  
  
After quickly saying hello to her grandparents and dropping off her backpack, she went on down to the lake. There on the shore she stripped back down to her bikini and made her way into the water to cool off. The lake felt so good after the hot trail.  
  
She thought about swimming out to Sunken Island, but decided to save that long swim for the next day. She was ready for a water day after the two trips to Cornice Ridge. She swam back and forth along the shore, still feeling elated about her topless adventure on the mountain. Feeling as if she were back in charge and no longer a victim, she decided to swim down toward the point and see if the boys were there. Leaving her towel and clothes where they were, she headed along the shore. She was hoping to talk to David, alone.  
  
She had thought that they’d be off somewhere, but to her surprise she saw that they were indeed in their campsite.  
  
Catching sight of her immediately, they walked to the edge of their camp.  
  
Knowing that neither boy had seen her new big-girl bikini, she swept her medium long chocolate brown hair back and stood up, bringing the water to waist level. Walking slowly ashore, she felt a little awkward, almost as if she were modeling the bikini for them. As her skimpy bottoms came into view, Ryan let out a shrill whistle. She felt a warm sensation in her cheeks, his stare making her blush. She was hoping that the high angle light might keep them from seeing how red her cheeks had surely gotten.  
  
She did her best to walk calmly ashore, trying to act like everything was normal even though she imagined that she might look like a nymph emerging from the lake. She knew she was on the boys’ side of the line, so she expected that she’d get chased off.  
  
“Wow!” said Ryan, a look of awe on his face.  
  
Ignoring him, Jill turned to David. “Can we talk, Pocket?”  
  
Since a very young age, Jill’s nickname for David had been, ‘Pocket.’ Even Jill had no idea where the name had come from. Her parents told her that she had begun calling him ‘Pocket’ when her vocabulary had been very tiny, just shortly after their first birthday. Everyone presumed that Jill had overheard someone speaking about an actual pocket, and Jill had somehow misunderstood. That was, however, just a theory.  
  
“Ready to take your top off, Jill?” asked Ryan. It was then that Jill became conscious of the fact that the boys were not wearing shirts.  
  
“Forget that!” she said, giving him the evil eye. “I just want to talk to my brother.”  
  
“You can talk to him all you like,” said Ryan. “Take your top off. Be one of us . . . we’ll help move your tent out here.”  
  
“Pocket…” pleaded Jill.  
  
“Sure, let’s talk,” said David, turning and walking down along the shore so Jill could follow him. He turned and spoke to Ryan, “Give us some time alone. I’ll be back in a bit.”  
  
Ryan looked as if he were about to complain, but he walked back into their camp and sat down on one of the chairs. Jill saw him pick up his pocket knife and return to whittling on a piece of wood. She smiled; she thought he was funny. He could keep himself occupied for hours at a time, making essentially nothing.  
  
Jill and David walked down the shore, Jill walking ankle deep in the lake. David had his shoes on so he walked a few feet away from her on dry land.  
  
“Not ready to join us?” he asked.  
  
“Stop that! Of course not.” After a long pause, she continued, “Let’s go to ‘Eat’ for dinner. Burgers and shakes, my treat.”  
  
“Without Ryan?”  
  
“Just the two of us. We need to talk.”  
  
“I’m game, but it’s a little early for dinner.”  
  
“I know,” said Jill. “Meet me at the Jeep at six?”  
  
“Okay,” he agreed.  
  
“What are you going to tell Ryan?”  
  
“Something. It doesn’t matter. But don’t think for a moment that we are going to back down.”  
  
“Let’s just have dinner and talk.”  
  
“Sure . . . I have been missing you. See you at six.” He turned and strolled back towards the point.  
  
Jill didn’t feel like getting back in the lake. Because it was so warm, her skin was already dry. She walked back to where her stuff was along a well-worn path where the trees met the shoreline. Without dressing, she went to the trailer and took a shower. It felt good. It was her first shower since arriving back at that lake. She followed through on her decision to trim her hair down below, removing a large portion of the volume.  
  
She informed her grandparents that she and David were driving into Agency for burgers and her grandmother gave her a short shopping list. It was the typical list: milk, eggs, bananas and some vegetables.  
  
David was a little early but she was ready to go, already sitting in the driver’s seat. Because there was no reason not to, they left before six for the twenty-five minute drive to Agency.  
  
The first half of the trip was a dirt road with a considerable amount of washboarding and Jill had put the top down, so talking was nearly impossible. Once they got to the highway, it was still too noisy to converse easily. Even with her hair in a ponytail, Jill was still getting hair in her face. She was used to that.  
  
Once in Agency, they decided to take care of the shopping first. It felt nice to be back in Agency. The small town felt a bit like a second home to them, and Mrs. Greggory greeted them warmly. She asked about their parents and grandparents, and commented on how the two of them seemed to still be growing. A few twin comments were thrown in for good measure. Jill and David were very used to that and they smiled graciously.  
  
While being twins was old hat to them, they knew that seeing twins was fairly novel to many people, probably more so in a small town like Agency. As Mrs. Greggory told them every year, they were the only twins in Agency. Since they didn’t live there, they didn’t think it counted; however, they could tell that it did as far as Mrs. Greggory was concerned.  
  
Elmer Franks Drive-In was the Agency fast-food establishment that they frequented. Even though ‘Elmer Franks’ was the name on the sign on the small old-fashioned low building, David and Jill usually called the place simply, ‘Eat.’ That was because there was a big sign atop a very tall pole that said simply that, ‘EAT,’ in large capital letters. That sign had obviously been designed to be seen from way down the highway in either direction, hopefully giving travelers advance warning in the hopes that they might decide to stop for a meal.  
  
They parked and walked up to the window to order. Once they were back in the Jeep and waiting for their burgers, Jill decided it was time to have things out with David.  
  
“This is not making for a fun summer, Pocket,” she said glaring at him. “I’ve been hiking and swimming, but it’s getting boring fast. I’m lonely. Cache Lake is nice, but you know we’d all be having much more fun together.”  
  
“That’s true,” admitted David.  
  
“So, what gives?”  
  
“Let’s do things together. Join us on the point!”  
  
“You know that’s what I want, but on my terms, as a girl.”  
  
“Not happening, Bean,” he said with a shrug.  
  
When the two of them had been young, Jill had called David ‘Pocket,’ and David had called her simply, ‘Ill.’ Presumably leaving off the ‘J’ because he couldn’t pronounce it. But even after he had been able to say ‘Jill’ he had continued calling her ‘Ill’ for a number of years. So as little kids they had been ‘Pocket’ and ‘Ill’ to one another. Jill had continued to use ‘Pocket,’ but ‘Ill’ had gone by the wayside over the years. Sometime in middle school David had started calling her, ‘Jillybean,’ which had eventually been shortened to simply, ‘Bean’ or often ‘Jilly.’  
  
“You owe me an explanation. You know this is ludicrous. I’m not a boy and I can’t pretend to be one.”  
  
“Well, I think you want to. You’re just in denial.”  
  
“That’s not true and you know it. Even if I was completely comfortable with my figure, I wouldn’t go topless.”  
  
“But you want to.”  
  
“I know it’s my fault that you think that . . . because of what I said about regrets . . . but that was just my mouth talking. I did what I had to do. I don’t actually wish that I had not been so good at keeping my chest covered last year.”  
  
“It’s not just that.”  
  
“It’s not?” she asked. She was sure that was exactly the reason he was going along with Ryan’s ‘get Jill topless’ initiative.  
  
“Every year you are always talking about how unfair it is that guys can be shirtless, but that girls have to wear both shirts and bras.”  
  
“I’ve said that?” asked Jill.  
  
“Over and over, every year,” said David with a smug look on his face.  
  
“Well, I might have said that,” she replied, knowing full-well that she had. “. . . but not over and over. You’re exaggerating!”  
  
“Not by much.”  
  
“Well, even if I’ve said that, it hardly means that I want to be topless. It may be unfair, but it is part of the world we live in. It’s part of my world . . . girls can’t go topless.”  
  
“Think about it, Bean. Carpe Diem! Cache Lake must be about the least populated place left on the planet. Where else could a girl go topless, day after day, and have a reasonably high likelihood of not being seen?” asked David.  
  
“You’re forgetting two boys, yourself and Ryan.”  
  
“Ryan’s a friend, and I’m your brother. You know it will be fine.”  
  
“Safe maybe, but awkward . . . so very awkward. I don’t look at all like a boy. You know that.”  
  
“Maybe not, but you’re as flat as any eighteen year old girl,” said David, matter of factly.  
  
“Don’t say that!” said Jill. “You know I’m sensitive.”  
  
“Girls don’t need big boobs to be beautiful. I didn’t say you are flat to insult you. Just because you are flat, it doesn’t mean that you aren’t attractive. Ryan could talk about nothing else all afternoon. He went on and on about how sexy you look in the new bikini . . . emerging from the lake like that. Pretty hot number . . . that little bikini!”  
  
“I’m not flat! Or at least not as flat as I was. But I do like my new bikini,” she admitted.

**Chapter 7: Elmer Franks, continued**  
  
“I know you’re not flat, Jilly. You’ve just got the lean athletic body of a basketball player. But Ryan, he sure talks like he is completely obsessed with you.”  
  
“That doesn’t sound healthy. You know I’m not interested in him . . . as a boyfriend.”  
  
“He knows that. We both know that.”  
  
“You guys need to just drop this silly idea. I know you will eventually,”’ said Jill. “Don’t make me wait you out.”  
  
“We’ll win that game. We’re prepared to wait all summer.”  
  
“That’s stupid! This is no fun. Let’s just have fun together,” pleaded Jill.  
  
“Okay, I’ll level with you, Bean. This was Ryan’s idea, as you must imagine, but I’ll tell you the main reason I’m along with it. To have fun . . . plain and simple.”  
  
“Topless wouldn’t be fun . . . not for me.”  
  
“We’ve spent summer after summer here, you and I, the last two of them with Ryan. This is the third summer the three of us will be here. There’s only so much to do at Cache Lake. We swim, we float the outlet. We could fish, but none of us have taken to that. We hike. We come into town . . . but there’s nothing to do here. At least not much. You keep your top on, and it will be a boring summer . . . for all of us. You become ‘one of the guys,’ and we’ll all have a great summer!”  
  
“I won’t have a great summer,” she said, frowning.  
  
“I think you will,” said David. “Once you allow yourself to give this serious consideration, you’ll realize that I am right.”  
  
“You’re not right. And Ryan . . . if he really thinks I am as attractive as you say, then he won’t behave. He never behaves.”  
  
“You’re right there. But that’s what you and I love about him. He always manages to make the mundane interesting. But I’ll see that he behaves when it comes to you. He might have a boner all day looking at your pretty little titties, but I’ll protect you from him. You know I will.”  
  
“I don’t want to think about his boner,” said Jill, sheepishly looking down. “Why did you have to bring that up!? But it doesn’t matter. I’m not taking my top off. Fortunately I have a lot of books, and there is the library and the book exchange in the back room of the gas station. You guys will be more bored than I.”  
  
“I doubt that,” said David. “I have someone to do things with. You don’t.”  
  
“That’s not nice. You’re not being nice! You need to be nice to me. I’m the only twin you’ve got . . . the only sister you’ve got!”  
  
“I AM being nice,” insisted David. “You and I have a bond. We’re two peas in a pod . . . even out of the womb. I’ll look out for you . . . you know I will. We’ll all have so much fun together! Three boys, exploring the countryside.”  
  
“I’m not a boy and I don’t look like a boy,” protested Jill.  
  
“Maybe not, but you’re nearly flat.”  
  
“Stop saying that! It’s so rude!” she snapped.  
  
“I’m just teasing you. I know you are a full A-cup now. You told me so yourself. Imagine that . . . my sister . . . a FULL A-cup!” said David laughing.  
  
“Shhh!” hushed Jill, looking nervously around at the others eating their meals in their cars. David’s voice carried, and suddenly it had seemed as if his comment might have been overheard. “Keep your voice down!” she insisted.  
  
Not only was she worried about who might have heard him say, “FULL A-cup,” but she was also regretting what she had told him. He was right about so much, but he was also using it against her – and making fun of her. Not everything he had said had been ridiculous, but the idea of walking around the lake like a boy was as unimaginable as ever.  
  
A little later they headed back to the lake. Jill stopped by the gas station hoping to pick up a few used paperbacks. While looking, a book entitled, ‘A Field Guide to Local Wildflowers,’ caught her eye. She’d always enjoyed the flowers, but had never really had a way to learn more about them. She knew the names of a few, such as Indian Paintbrush, but had always wanted to learn more. In addition to a couple of novels, she bought the field guide thinking that learning more about the flowers might help relieve some of the boredom. She bought the novels because she wanted David to know that she was prepared to read all summer, if that is what it came down to.  
  
That night in her tent, she again lay awake. She had liked the feeling of the sun on her bare chest. Thinking about that, she took off her pajama top and lay there on top of her sleeping bag, bare from the waist up. It was a warm evening, so she didn’t need the sleeping bag yet, but she knew that it would cool down during the night. Before falling asleep, she’d crawl inside.  
  
Continuing to think about her time in the sun, she next kicked off her pajama bottoms. She lay there in just her panties, reliving her time on the ridge.  
  
She knew she was having a change of heart about being topless. She did enjoy it. She even started thinking about other places she might be able to tan topless, but only alone. Even though she was discovering how nice it might be to be bare-chested out in the fresh air, she knew that there was a firm line at doing so only in private.  
  
She ran her hand across her nipples. They were indeed high and tight, reaching for the roof of the tent. She ran a hand across the front of her panties. It did feel better, now that there was less bulk. That seemed nice, but one thing she had been noticing was that it was itchy. She had trimmed everything down to about one half of an inch. The little hairs seemed to somehow be poking into her, tickling her skin. She figured it would simply take her a few days to get used to that.  
  
She made a tentative plan to swim out to Sunken Island the following day, maybe in the afternoon. She thought she’d read in the morning while it was cool, and then swim in the afternoon after it had gotten uncomfortably warm. Considering swimming, she decided to try out her new one-piece. It would be more secure in the water than the bikini, not that she thought the bikini might not stay on. It had felt rather secure in the water.  
  
The next morning during breakfast Ryan broke the silence by commenting, “Your new swimsuit is really pretty, Jill.”  
  
Jill just scowled at him, but her grandmother seemed delighted, obviously thinking that the kids must have undertaken something together the day before. “You have a new swimsuit?” she asked, looking across the table at Jill.  
  
“Two of them actually,” replied Jill politely. “I have a new bikini. That is the one that Ryan was referring to. It’s black and grey with some colorful accents mixed in. I also have a new one piece. She lifted up her shirt to reveal that she had it on. It had a white background, but was printed with a giant Mickey Mouse image that went top to bottom, side to side.  
  
She saw Ryan’s eyes bug out, so she held her shirt up for a few seconds longer just to tease him. She hadn’t lifted it quite high enough for her chest to be visible, but she knew that from his seat, Ryan was able to see that the legs were cut way up above the waistband of the little shorts that she had on.  
  
She smiled to herself as she let her shirt fall back into place. Since she knew Ryan had the hots for her, it seemed fun to mess with him a little.  
  
“That sure looks like a cute suit, dear,” said her grandmother with a smile. “Did you kids all go swimming together yesterday?” Seeing the long faces and not receiving a reply, her grandmother dropped the subject.  
  
From listening to the boys talk, Jill knew that they were planning to climb Bald Hill. She was also planning to go there sometime soon. It had been one of the places that she had thought of the night before as she had been thinking of places where she might be able to tan topless. She also expected that there would be a lot of wildflowers in bloom up there. Like most of the features around the lake, Bald Hill was simply the name they had been calling it. Maybe it had an official name, but if it did, they didn’t know what it was.  
  
There were other hills around the lake; however, there was little reason to climb most of them. Their summits were covered with trees meaning that there were no views to be had. The top of Bald Hill, in contrast, was above the tree line meaning that there were sweeping views from the top. There were many rocky mountains around the lake. All of them had tremendous views, but Bald Hill was definitely not one of those. It was just a round topped hill.

**Chapter 8: Elmer Franks, continued**

That afternoon, Jill stood at the lake shore, her toes in the cool water. It felt good. She had spent the entire morning reading so she was ready for a change of pace. Behind her on the log were a towel and the shirt and shorts she had just shed. Standing there she surveyed the scene before her. At that location, Cache Lake was about a mile across. On the far side, the westside, there were numerous cabins, thirty or more.  
  
When the Bureau of Land Management had opened up the lake for private ownership fifteen or twenty years earlier, they had begun selling lots on both sides of that part of the lake. Her grandparents had bought their parcel on the east shore. However, according to her grandparents, shortly after sales had begun, the BLM had changed their plans, deciding that all cabins should be located in just the area along the west shore. They had decided that it would be significantly less expensive to improve and maintain just one access road.  
  
Giving that as the reason, they discontinued sales on the eastside and tried to make arrangements for eastside owners to exchange their plots for land on the westside. Jill’s grandfather was a stubborn man. He and two other land owners on the eastside had refused. The end result was a paved road leading to the large group of cabins on the westside but nothing more than a primitive dirt road leading to the eastside.  
  
Most months it took a 4-wheeldrive vehicle to reach the lots on the eastside, and the three privately owned lots on that side were widely separated. Of the three, her grandparents were the only ones who had not yet built a cabin.  
  
Jill stood there in her new one-piece suit, looking out across the lake. Absent mindedly she ran a finger along each side of the narrow strip of cloth where it emerged from between her legs and passed up over her mound. She was pleased to note that she had indeed shaved enough such that her suit covered the narrow strip of hair that remained.  
  
On several occasions she had swum all the way across with David and Ryan and they had explored extensively the area around the cabins on the westside. Cache Lake West was the official name of those cabins. The ‘cabins’ where her grandparents had their plot had never been given an official name, but people referred to it as Cache Lake East.  
  
East and West were connected via a path that led around the south end of the lake. It was a nice level path; it had once been a dirt road. That had, however, been a great many years ago as there were now large trees growing in the middle of what had once been road. Presumably the boys would not be allowed on that path as it fell south of the imaginary line making it part of what they had dubbed girls’ territory.  
  
For her first real swim of the summer, Jill had decided to go just to Sunken Island and back. This would be her first return to the giant boulder since Ryan, with David’s assistance, had stripped her bare to the waist the prior August.  
  
Once she had swum the approximate half mile distance out into the lake, she started looking for the landmarks that would help her locate the ‘island.’ She and David had chanced upon the huge rock hidden below the lake’s surface when they were about twelve years old. It had been such a surprise to come across a place where they could stand in the middle of the big lake.  
  
They had spent a long time there on that first visit, very carefully noting how various landmarks lined up. It was such a great distance from the shore, that they had been worried that they might never be able to find it again. Even though it was probably the size of a house, there was no clue on the surface that it lay just three feet below¬ – at the rock’s highest point.  
  
Looking in one direction, Jill had to line up a certain tall tree with a pointy crag that was just to the right of a distant mountain peak. Looking in another direction, she had to line up a point of land with a road cut that was visible in the distant carpet of trees.  
  
She swam until those two conditions were met, and then extending her feet down, she came into contact with the familiar surface. The top of the rock where one could stand was about the size of a very large delivery truck, but that was just the tip of the iceberg; the entire boulder was much larger than any truck. She and David had talked about one day finding out just how large it really was by exploring deeper with a submarine. Now that she was older, she knew that exploring the rock with scuba equipment would be much more practical.  
  
Standing there, waist deep on the solid but slippery surface, her thoughts returned inevitably to the trick that had been played on her the prior August. She walked to the rock’s edge, to the same spot where she had been standing when David had shoved her legs and Ryan had yanked her tankini top off.  
  
For a young girl it had been such a traumatic moment, made all the worse by the fact that about two hours had elapsed before her top had finally been returned. For those two hours she had fought to foil the boys’ efforts – and she had cried.  
  
Sinking down until the water was at shoulder level, she slipped her shoulder straps off, one at a time. She then peeled the front of her suit down to waist level. While swimming out to the island, she had known that she would do this. It had been one of the most harrowing moments of her life, and yet for some reason she was drawn to the idea of reliving it. The boys weren’t present, so this time it would be much different. There was a certain safety in being alone, and yet being bare-chested still felt edgy.  
  
Underneath the water, she slid her hands up along her body and pressed her palms against her boobs. They felt so very familiar and yet different somehow, topless in a lake in the sunshine. She thought about standing up and raising her small breasts above the surface. It was just a thought. If that was really her intent, then her legs refused to cooperate. Considering it more carefully, she realized that it was possible that someone somewhere among the cabins on the west shore might be watching through binoculars.  
  
Instead of standing, she leaned back, bringing her chest to the surface in that way. Just to the surface, not up out of the lake. Looking down at herself, she saw her rigid little nipples poking up out of the nearly still water.  
  
She leaned her head back and let her feet rise up off of the rock. Being lean, she had to paddle a little to float on her back, but it was exhilarating to realize that she was essentially tanning topless in the middle of the lake.  
  
People might be able to see her, but no one would be able to discern that she was bare to the waist. She thought about the irony of the situation. Toplessness felt really nice, but only as long as she was alone. Around boys it could be traumatic. She winced thinking about the insensitive comment that had provoked the end of her relationship with Tyler.  
  
After enjoying lounging on her back for a few minutes, Jill decided that she didn’t want to put the top of her suit back up for her return swim, so with it still down, she pushed off. She knew it would be simple to get the straps back up as she neared the distant shore.  
  
After a few strokes, she realized that she needed a better plan. Her suit was not tight enough around the waist. It kept slipping further down, threatening to slide off. She turned around and returned to Sunken Island.  
  
She started to pull the suit all the way back up to put the straps back over her shoulders but then another idea occurred to her. The back was cut much lower than the front. If she put the suit on backwards, she would also be able to put the straps over her shoulders. That would keep the suit up and still allow her to swim toward shore bare-chested – essentially topless.  
  
She felt the width of the suit across her bottom, considering how all that material would feel up front. She decided that it would be fine. It was cut pretty narrow in back. After a few moments of consideration, she decided to give it a try.  
  
Remaining crouched down, she eased the suit off of her butt and then slid it down past her thighs, stepping out of it. Suddenly it hit her that she was completely naked on Sunken Island! She had intended to switch leg holes and pull the suit right back up, but she hesitated. It felt deliciously naughty to be naked in the sunshine! With a firm grip on the suit, she ran her free hand from her thigh, across her mound and belly and then on up to a bare breast as she contemplated her nudity.  
  
As her heart rate rose, she turned slowly, scanning the calm surface of the lake and the shoreline, only her head above water. How exciting it was to be completely nude and enjoying nature from such an exposed yet hidden position!  
  
Glancing down she noticed how easy it was to see the landing strip of short hair just above her crotch in the clear water. Feeling daring, she leaned back and again assumed a floating position, her lower body rising to the surface. Again looking along her body, a thrill passed through her when she saw her pubic bump just above the ripples. Even though it was probably safe, she decided that she didn’t feel comfortable like that and allowed her feet to sink back down onto the rock.  
  
Considering the idea of swimming nude, she thought about how Ryan had swum to shore with her purple tankini top in his hand. She could do that she realized, but then the thought of losing her suit on the swim shocked her back to reality. No, there was no way she could take the risk of somehow becoming separated from her suit, no matter how unlikely it seemed that she might let go of it.  
  
Returning to her original plan, she put her feet through the leg holes with the suit positioned backwards. Things felt a little unusual as she pulled it up against her crotch and placed the straps over her shoulders, but it seemed to work. The suit was quite secure and her chest was bare down to just past her navel.  
  
With an eye on the far shore, she pushed off and resumed recreating her topless swim. Indeed she wasn’t as topless as she had been the prior August, and yet she was certainly feeling daring and enjoying herself. Her breasts were bare and that was what counted. Reveling in the feeling of nothing but water touching her nipples, she rolled over again. Her nipples pointed skyward in the full sunshine as she kicked along on her back. After a minute, she again scanned the shore. Once she was again positive that there was no one to be seen, she tried to relax a little as she returned to kicking on her back.  
  
She allowed her mind to drift again to David and Ryan. Boys really did have it made, she thought. She wondered if it felt as nice to be a boy and swim with nothing on above the waist. Considering that, she decided that it was probably more fun to be a topless girl than a shirtless guy. For a guy, all the exhilarating aspects of violating societal norms would be absent.  
  
Still kicking on her back, she ran her hands over her completely bare buttocks. So, this is what a thong swimsuit feels like, she thought. The narrow strap of her swimsuit had disappeared completely between her butt cheeks.  
  
She laughed at herself for what she was doing. It was indeed comical to be kicking along on her back, wearing her suit backwards, her modest little titties bobbing along on the surface of the water. What a difference a year had made, but it was much more than the passage of time. This time she was alone and her toplessness had been her choice.  
  
Wondering how close she was getting to shore, she rolled over and looked ahead. In shock she saw both David and Ryan on the shore just ahead. They both waved. Had they really had enough time to hike to Bald Hill and back? She was much closer to shore than she had realized. Fright gripped her as she saw them run into the lake and dive forward into the water. A split second later they were both back on the surface and stroking smoothly along, heading straight for her.  
  
Overcome with panic, Jill froze. Mickey Mouse was on her back and her chest was completely bare. That fact would be as plain as day in the clear water. Attempting to gather her wits, she slipped the straps off of her shoulders and tugged the suit quickly down. She didn’t know if she had time, but her instincts told her she had to try. Only as the suit slid down off of her feet did she realize what she was risking. She was indeed gambling. In hopes that she could get her chest covered, she was risking being caught butt naked. And yet the suit was off, so she had no choice but to stick with the plan.

**Chapter 9: Return to Sunken Island, continued**  
  
Jill was holding her breath, her head more than a foot under the surface of the water. She was nude, but she held the solution in her hands – her one-piece swimsuit. She tried to concentrate as she worked to get it switched around.  
  
She was fairly certain she hadn’t mixed up which leg hole was which, but she didn’t have time to unfurl it enough to be sure. She had to quickly get her legs back in and hope for the best. If she wasted but a moment, all would be lost. Knowing that the boys were near and closing fast, made her want to look; however, she knew she didn’t have even a fraction of a second to spare.  
  
A split second later, Jill managed to get her feet into what seemed like separate holes, but of even that she was unsure. Given how high the suit was cut on her hips, the leg holes were huge, especially in relation to her slender legs. In a state of panic-driven haste, she pulled the suit up, simultaneously kicking a little with her legs to avoid sinking farther.  
  
As the suit reached the top of her legs, she kicked hard, thrusting her head back above the surface for a quick breath.  
  
The boys were almost to her, David, the stronger swimmer, in the lead. Ducking right back down, she pulled the suit up over her butt in and began a frantic search for the shoulder straps. Finding one, she quickly slipped an arm in. No sooner did she get the second strap up than she felt David brush against her.  
  
She slid a hand across her chest to feel if it was covered. To her relief, it was – at least the suit wasn’t again backwards. But David – what had he seen? She turned toward him. He had stopped swimming just past her. Their eyes met. He winked. She saw a smile on his lips, but then without saying anything, he put his head back down and continued on toward Sunken Island.  
  
Jill turned, looking toward Ryan just coming up on her other side.  
  
He slowed and lifted his head. “Hey Jill!” he said in a friendly voice.  
  
She realized that at least Ryan had seen nothing. “Hey,” she replied.  
  
“The bikini would have been a better choice . . . half of it.”  
  
Jill blushed, realizing that the water was clear enough for him to know which suit she was wearing. Unable to think straight and come up with a witty reply, she splashed him indignantly.  
  
After giving her his best mischievous smile, Ryan ducked his head back down and resumed his swim, going past her to follow David.  
  
Treading water, Jill tried to relax and get her nerves to calm down. Three deep breaths later, still shaking, she continued on towards shore, again kicking along on her back.  
  
That had been much too close for comfort. She thought back to David’s wink. Had he seen? At least Ryan hadn’t seen anything, but she wondered what David might tell him. She decided that David must have seen her fighting underwater to get her suit up. If so, he’d surely tell Ryan. Why wouldn’t he? The two of them had obviously teamed up, and David had already told Ryan things that should have been kept private.  
  
Even Ryan had surely seen her red cheeks if not the guilty look on her face. She realized that the sun and the exertion might offer an alternate explanation for the redness, but not for the other. Even if he hadn’t noticed that she had been power blushing, he might have sensed that something was going on – not that it would matter much if David had seen and shared the details.  
  
Once on shore, she grabbed her things and without taking time to dry off, she ran for her tent. She dove inside and zipped it closed behind her. Still wet, she curled up in a ball inside of her sleeping bag. “What have I done?” she whimpered, her body still shaking with anguish. She was convinced she had been seen, and she was feeling so embarrassed. And if she had been seen, then she knew it was a major setback. The ‘wait them out’ plan might now no longer have a chance for success.  
  
She spent the next hour there like that, hiding from the world. Eventually she had to pee, so she dressed and left her tent.  
  
Jill spent the following two days in a somber mood. Desolation casting a shadow over her, she hung out close to the trailer. During her breakfast encounters with the boys, she did her best to appear as if nothing had changed, but she spent quite a bit of time studying David, trying to find in his expression a clue that might reveal exactly what he had seen. All she could tell for certain was that he was keeping his cards close to his chest.  
  
During the rest of the day, she would do her best to lose herself in her books. That actually worked for a time because she became engrossed in a certain romance novel. However, when she completed it, her own lonely state of boredom was still there.  
  
On the third day, she drove her grandparents to Agency in their truck. While they did a little grocery shopping, she wandered around aimlessly. She picked out another book at the gas station, but it wasn’t one that she was excited about. Because Agency had cell reception, she found a bench in the shade and spent some time catching up with her friends’ social media posts.  
  
Feeling quite lonely, she decided to try and call Dani, her best friend back in Holden. She didn’t want to abandon Cache Lake and head home for the rest of the summer; although, she had had been considering doing just that. One better solution that had occurred to her was talking Dani into joining her at the lake for a week or more.  
  
If she were to come, the lake would be all new to her. It would be fun to show her all the places that they enjoyed hiking and swimming. They could even float the outlet together! That would be fun, and she and Dani could even have a girls’ camp. She imagined herself sticking out her tongue at the boys . . . rubbing it in their faces that she didn’t need them. She and Dani could have their own fun, even their own campfires!  
  
Maybe Dani would even like Cache Lake enough to spend the rest of the summer there with her. It made complete sense. If David could bring a friend, then she could as well.  
  
She was fortunate and reached Dani on the first try, but to her surprise she learned that Dani had just started dating Brendan. She was so excited about it that it was all she wanted to talk about. Jill couldn’t figure out how Dani could suddenly be so taken with Brendan. Indeed, he was someone they had both known since grade school. Jill was disappointed to learn that Dani didn’t want to leave him behind to go camping. Indeed, she didn’t even seem to give the idea a chance.  
  
Jill thought about suggesting that she bring Brendan along, but then thought better of the idea. Brendan and Ryan were good friends. Ryan would most likely tell Brendan all about the ‘one of the boys’ program. With her luck, Brendan would jump on board and the three boys would then require that she and Dani both be topless. Thinking about that made Jill feel ill. She could even picture Dani agreeing to their terms. She was much more comfortable with her body. But why wouldn’t she be? She was surely at least a C-cup. Jill wondered if she’d be more comfortable with the idea of being seen topless if she had boobs like Dani’s.  
  
Jill then thought about how Dani had recently invited her over to tan topless. Yes, better not suggest to Dani that she bring Brendan. It might work out just fine, but on the other hand it might result in even more peer pressure. If Dani went along with their terms then it might end up being four against one. She hadn’t imagined that things could be worse, but that would definitely be worse.  
  
Thinking of their other best friend, Jill asked Dani what Amber was up to. She told her that Amber had just gotten a job that she was enjoying. She was a hostess at a new fancy steak restaurant that had just opened. Jill sighed in resignation. Dani and Amber were the only two friends who she would consider asking to join her at Cache Lake. Her only option, other than spending the summer at the lake all by herself, now seemed to be simply giving up and going home. That was an option, but she knew how bored she’d be there. She’d sit around reading books and watching T.V. That would hardly be better than sitting around Cache Lake, reading books and playing Scrabble with her grandparents. In many ways it would be about the same, minus the great outdoors, minus the swimming and the wildflowers.  
  
Later that afternoon, while showering, she worked again on grooming her pubic hair. The length that she had taken it down to had proven to be quite itchy. She had thought that she would get used to it, and yet she hadn’t. It was still itchy. The only thing to do seemed to be trying it a little shorter and shaving the area between her legs. Working carefully and diligently she removed every trace of hair from the top of her slit on down.  
  
She also freshened up the areas to the side of the remaining patch of hair. Inspecting her work once she was done, she decided that it looked pretty good. No one was going to see it, but she liked how neat and tidy it looked. It seemed strange to have bare lips, but it did probably look better than the sparse covering of dark hair that she had just removed.  
  
On the fourth day she decided to attempt to finally deal constructively with her pitiful existence and how it was making her feel depressed. She knew that the flowers would be in full bloom on top of Bald Hill, so she packed a lunch and headed in that direction, wearing a tank top to stay cool and taking the wildflower field guide with her.  
  
Once on the summit she thought about tanning topless, but mostly in terms of how she wasn’t going to do that again. She felt trapped in her current awful predicament. One day it would feel as if tanning topless proved that she was the one in charge; however, the next day the opposite seemed to be the case – that tanning topless proved that the boys had gotten to her and were somehow running the show.  
  
The flowers were indeed lovely, and locating the various varieties in her book was very therapeutic. There was beauty in the world after all, and for a time she felt that she didn’t need the boys for camaraderie. She worked at forgetting about them and focusing on learning about the small but colorful blossoms that seemed everywhere when one looked carefully.  
  
That night as she lay in her tent considering how she needed to be resigned to spending the last summer of her youth utterly alone, she suddenly became aware that something or someone was just outside her tent.  
  
“Jilly?” she heard David whisper quietly.  
  
“What?” she replied gruffly.  
  
“Can we talk?”  
  
“I’m mad at you,” she replied. “Go away.”  
  
“That doesn’t sound like my favorite twin sister.”  
  
“You don’t deserve me. Now go away!”  
  
“We’re still twins,” he argued. “We’ll always be twins. Let’s talk.”  
  
“Are you ready to give in and have fun?” she asked.  
  
“Have fun, yes. I’m ready to have fun. The lake’s not much fun without you.”  
  
“I didn’t hear you say, ‘give in,’ so go away,” said Jill sternly.  
  
“Walk down to the shore with me,” he proposed in a gentle tone. “The moon is lovely, reflecting on the lake. I just want to talk.”  
  
“You just want to try and talk me into something that I’m not going to do…”  
  
“Bean, I’m lonely too. Please!” he pleaded.  
  
Jill took a deep breath to think. “Alright, I guess,” she said resignedly. “I’m sure it’s a waste of time, but I’ll take a walk. Give me a moment.”  
  
It was warm, so Jill had been lying on top of her bag, wearing just a T-shirt and panties. She put her shorts and shoes back on and unzipped the tent.  
  
They walked together in single file through the trees. It was dark, but they didn’t need a flashlight; the moon was bright and they both knew the trails like the back of their hands.  
  
Jill wasn’t about to admit it, but it was nice to be with someone, David in particular. He really was a good guy, with the glaring exception of the present circumstances.  
  
Once at the lake, they both turned instinctively and headed for a certain special log, the one they had carved their initials into years before. It was the same log that Jill had sat next to for an extended period of time the prior August, crying, wearing just the bottoms of her tankini.  
  
They sat down astride the log, facing in opposite directions, each of them using the other’s back as a backrest. David kept his feet on the ground, but Jill raised hers up and placed them side-by-side on the log, her knees bent at a sharp angle. It was far from the first time that they had sat in that exact position.

**Chapter 10: Back to the Log**  
  
“The moon is indeed lovely,” commented Jill.  
  
“Isn’t it!” agreed David.  
  
“Okay, now that we’ve gotten the small talk out of the way,” said Jill. “What did you want to talk about?”  
  
“That’s my Jill,” chuckled David. “Straight to business.”  
  
“Hey, none of this was my idea,” she snapped. “I came to Cache Lake for some fun. How was I to know that you idiots had other things in mind?”  
  
“We can still have fun. We’ve only lost a week,” replied David.  
  
“Over a week.”  
  
“Okay, but just barely.”  
  
“So, what are we here to talk about?” she demanded.  
  
“Chill!” insisted David. “You already know what we’re here to discuss.”  
  
“Why just me?” asked Jill. “Why don’t you and Ryan have to take anything off?”  
  
“Oh, we do,” said David. “When it warms up, we take off our shirts. And it’s warm right now.” With that, David sat up and pulled his shirt up and off.  
  
“That’s not what I mean. Taking off your shirt is no big deal . . . for a guy.”  
  
“Surely you don’t want us to take off our pants,” said David, leaning back so that his back was again resting against hers.  
  
“I’ve seen your dick,” she said matter-of-factly.  
  
“I know you have, but . . . I’m guessing you don’t want Ryan and I walking around with our dicks hanging out.”  
  
“What makes you say that?”  
  
“Because I know you.”  
  
“You’re right,” she admitted. “Shirtless is fine . . . nude? We don’t need to go there.”  
  
“That’s what I thought. So, all three of us dressed the same . . . bare to the waist . . . on the warm days.”  
  
“I’ve got a better idea. All three of us dressed according to how we are most comfortable.”  
  
“I think you’re giving it some thought . . . some serious thought…”  
  
“If I think about it at all, it’s only about not agreeing to this silly, immature scheme you and Ryan have cooked up.”  
  
“I think you want to. I think you are not willing to admit that . . . not even to yourself . . . yet. I think you haven’t thought of a face-saving way to give in and join our camp on the point . . . on our terms . . . but deep down inside that’s what you want.”  
  
“… so ludicrous!”  
  
“I saw you struggling to quickly get the top of your suit up out in the lake a few days back.”  
  
Jill’s throat went dry. She had suspected that David had seen. At least that was all he had seen, she thought with a small measure of relief.  
  
“I think you enjoy being topless. I think you really are jealous that boys can walk around bare-chested. You were enjoying a little toplessness on your swim, weren’t you?”  
  
“So what if I was?” said Jill, deciding that denying it would be futile.  
  
“Don’t be angry. I don’t think there is anything wrong with it.”  
  
“But that was alone. You know that I’m much too shy to be topless other than completely alone.”  
  
“I know you’re shy. That’s exactly why this will be fun for you. I can feel that you are tingling with excitement.”  
  
Instinctively Jill leaned forward, removing all contact. “Tingling with excitement,” she scoffed. “Trembling in fear, more like.”  
  
“Take your shirt off.”  
  
“What?”  
  
“You heard me. It’s just you and me. It’s essentially dark, and I’m facing the other way. Just find out for yourself what it’s like. I’ll bet you want to.”  
  
“Do not!” she snapped. Just the thought of what he was suggesting was causing her heart to race.  
  
“Isn’t it amazing how well I can read your mind?” he laughed.  
  
Jill didn’t know how to respond. He did often have an uncanny ability to know what she was thinking.  
  
“This time . . . you’re wrong.”  
  
“Sure . . . whatever, but just try it. Sit here with me, bare to the waist. I won’t try to look. Find out for yourself how it feels . . . to just be topless like that . . . not alone, but in a non-sexual setting. Do that and then tell me that you still don’t want to do this.”  
  
“I don’t want to do this.”  
  
“That’s just your mouth talking.”  
  
“If I do this and I don’t like it, will you drop it?” she asked.  
  
“I’ll tell you what. If I become convinced that you won’t enjoy becoming ‘one of the guys’ and roaming around Cache Lake topless, then I will drop it. But truth be told, I don’t think you are going to be able to convince me.”  
  
“I really can’t believe that I have my own brother trying to get me to undress,” said Jill, doing her best to sound indignant.  
  
“Please don’t try to turn this into something that it isn’t.”  
  
“Something that it isn’t?”  
  
“A lot of families go to nudists camps together…”  
  
“But I’m not a nudist,” said Jill, interrupting him.  
  
“I didn’t say you were. Let’s just have one last summer as kids . . . overgrown kids. Run through the hills with us! It’ll be fun. Pretend you’re one of us . . . one of the boys. I know you aren’t, but I think you can pretend.”  
  
“I know my tits are small, but I can’t pretend they aren’t there. I can’t be a boy,” she argued.  
  
“We’re going around and around. Can’t we move past these circular arguments?”  
  
“Okay, fine,” said Jill. “But I don’t see what it accomplishes.”  
  
With that, she sat up and pulled her top off over her head. As she had been ready for bed, she was not wearing a bra. As the night air came into contact with her bare skin, she had second thoughts.  
  
“Wait . . . where’s Ryan?” she asked, gripping her shirt against her bare chest and looking around.  
  
“Don’t worry. He’s back at camp. This isn’t an ambush. This is just me and you trying to find a solution to an impasse.”  
  
“Well, he better not pop out with a flashlight,” said Jill, peering suspiciously into the nearby woods.  
  
“Like I said, don’t worry. I made him promise to stay in camp. He’s not always the best-behaved guy, but he’ll stay there.”  
  
Jill relaxed a little. She was eventually able to lean back against David’s back. They both felt the warm sensation of skin on skin contact.  
  
“Bean, give me your shirt,” said David. Jill realized that he knew her well enough to know that she was using it to keep herself covered.  
  
“Why?” she asked. “Are you looking?”  
  
“No. I just want you to know what it would feel like . . . to be topless, and to not have a shirt handy.”  
  
“I got a taste of that last year, remember? It wasn’t fun.”  
  
“And Ryan and I have apologized for that. But work with me now. Hand it to me. Find out what that feels like . . . to be bare without a shirt handy. And don’t cover yourself with your hands either. Be a sport and give it a try. Find out what it feels like to sit out here topless, willingly topless.”  
  
Jill started to object. ‘Willingly, ha!’ she thought to herself. She didn’t know if she might be able to hand over her shirt even if she decided to.  
  
“Will you give it back?” she asked nervously.  
  
“Of course,” said David. “Ryan and I have a set of ground rules.” Jill’s ears perked up. “They are all about having fun. It’s our mission to get you topless, but willingly topless. Reluctantly topless, sure. But we aren’t going to again strip you. We made a mistake. If and when you want your top back, I’ll give it to you.”  
  
“Promise?”  
  
“I promise.”  
  
“You should know I’m just about fed up with this. Give me one more reason and I’m going home for the rest of the summer.”  
  
“Please don’t do that. I said I promised.”  
  
“And you’ll keep your promise, right?” she asked.  
  
“Absolutely! You know I keep my promises.”  
  
Jill sighed.  
  
It took a considerable amount of willpower to overcome her qualms, but she did manage to extend her top back to him over her shoulder. She felt the butterflies flapping around in her stomach even before he had taken it.  
  
Biting her lip, Jill fought the temptation to cover herself with her hands, but that was her fallback plan if this proved to be a trick. Absentmindedly, she reached up and ran a finger across a nipple. It was just as hard as she had known it would be. She placed her palms on top of her thighs and tilted her head down to look at her bare chest in the moonlight. She took a deep breath. Letting it out slowly, she did her best to try and relax.  
  
“It’s not so bad, is it?” she heard David say.  
  
To Jill, it felt pretty bad. Her mind was doing emotional flip-flops. What am I doing? Did I really give him my shirt? Why would I do that? Am I crazy? Am I stupid?  
  
“Give me my top back?” she blurted out all of a sudden.  
  
As those words left her mouth, she wondered if she really did want it back. Would he even give it back? Was she just testing him? She was somewhat surprised to feel the fabric touch her shoulder. He was handing it back! She grabbed it. Breathing a sigh of relief, she hugged it to her chest. Wishing that she’d never taken it off in the first place, she hopped up and scampered toward the trees, doing her best to keep her breasts completely covered.  
  
“Jill, don’t go! Please!” she heard David call after her, but she didn’t stop. She made her way quickly but carefully along the dark path through the trees, not slowing until she was again in her tent.  
  
Once the fly was securely zipped, she sat on her sleeping bag, hugging her knees to her chest, the shirt forgotten on the sleeping bag next to her. She tried to come to terms with what had just happened. Had she simply panicked?  
  
She wondered if David would follow her and again talk to her from outside her tent. He didn’t.  
  
Sometime later she took off her shoes and shorts and crawled into her bag wearing just her panties. She struggled, attempting to gain an understanding of her emotions. She realized that she needed to admit to herself that down deep inside she was drawn to the sensations provoked by toplessness. Doing her best to understand herself, she was starting to realize that she was essentially scared to death of being topless, or more accurately, being seen topless. And yet somehow there was a high level of excitement in sneaking up on that fear.  
  
She forced herself to think about what it might actually feel like to stand bare to the waist in front of David and Ryan, her embarrassingly small breasts in full view. Picturing herself in that situation caused her to squirm uncomfortably. To add to the realism she shoved off the top of her sleeping bag and lay there nearly naked in the darkness.  
  
Grasping the waistband of her panties on each side, she considered what it might be like to be fully nude. Topless was scary; completely nude would be a lot scarier.  
  
A couple of hours later, she was still awake, still trying to understand how she could be drawn to something so scary. She couldn’t bring herself to think about agreeing to the boys’ proposal; however, she couldn’t get her mind off of it either. Somehow the idea of someone who was afraid of heights going skydiving was starting to make a little sense.  
  
Realizing that she was probably destined to get no sleep whatsoever, she sat up. She was thinking about doing a little skydiving of her own. Still wearing just the panties, she found her shoes in the dark and put them on. It took her a few minutes to gather her courage, but she did manage to unzip her tent and stick her head out to have a look around.